Trade and Traders in Western India

V.K. JAIN

SHOUT
SHARE
IT

Production and consumption are the two main activities of man. But between these two lies the "sphere of circulation". The present work deals with the forms, functions and dynamics of this "circulation" against the backdrop of social surplus and demographic changes over a period of three hundred years (AD 1000-1300) in western India. The interplay of trade routes and towns, conveyance and commodities, market system and money economy and other factors through which commercial forces operate has also been highlighted. In the sphere of foreign trade, the role of Arab traders and their relations with local kings and merchants have been discussed in the context of changing economic scenario of the time.

The growth of commercial activity led to the emergence of a hierarchy of traders, big and small. While petty trader was an object of social disdain, a big merchant with his accumulated wealth enjoyed great power and prestige in society and even the ruling elite reacted favourably to his influence and demands. An attempt has been made here to study the character, composition and role of mercantile community within the framework of conflict, adjustment and reconciliation among different socio-economic groups.

Rs. 275

Trade and Traders in Western India
(AD 1000–1300)

Trade and Traders in Western India

(AD 1000–1300)

V.K. JAIN

Munshiram Manoharlal
Publishers Pvt Ltd

To the memory of
my father
Shri Shital Prasad Jain
(1917–83)

The publication of this book was financially supported by the Indian Council of Historical Research. The responsibility for the facts stated, opinions expressed or conclusions reached is entirely that of the author and the Indian Council of Historical Research accepts no responsibility for them.

ISBN 81–215–0470–2
First published 1990
© 1990, **Jain**, Vardhman Kumar

Published by Munshiram Manoharlal Publishers Pvt. Ltd., Post Box 5715, 54 Rani Jhansi Road, New Delhi-110055; typeset at Points & Picas, Pondicherry-605 013 and printed at Gayatri Offset Press, Noida-201 301

Contents

Preface *ix*

Acknowledgements *xii*

Abbreviations *xiii*

CHAPTER 1

INTRODUCTION 1

CHAPTER 2

GEOGRAPHICAL SETTING AND AGRARIAN ECONOMY 10
Physical Features 10
Agricultural Production and Irrigation 24

CHAPTER 3

INTERNAL TRADE 35
Interregional Contact 35
The Road System 42
Means of Transport 50
Commodities 56

CHAPTER 4

FOREIGN TRADE 71
Arab Settlements in Western India 72
Attitude of Local Kings 77
Arab Traders and their Hold on Indian Trade 81
Indian Shipping 84
Imports 91
Exports 98
Nature of Foreign Trade 105

CHAPTER 5

TRADE ROUTES 109

Land Routes and Commercial Centres 109
Sea Routes and Port Towns 123

CHAPTER 6

MARKET SYSTEM 137
Markets and Fairs 137
Sale and Purchase Rules 142
Prices and Wages 143
Coins, Weights and Measures 145

CHAPTER 7

COMMERCIAL TAXES 170
Types of Taxes 170
Principles of Taxation 177
Rate of Taxation and the Mode of Payment 180
Fiscal Machinery 183

CHAPTER 8

CREDIT AND BANKING 190
Mortgage as a Means of Credit 191
Recovery of Loans 194
Banking 197
Salient Features 206

CHAPTER 9

TRADING COMMUNITY AND MERCHANT CORPORATIONS 209
Heterogeneous Character of the Mercantile Community 212
Categories of Traders 217
Professional Education and Ethics 222
Merchant Corporations 227

CHAPTER 10

ROLE OF MERCHANTS IN STATE AND SOCIETY 233
Merchants as State Officials 233
Merchants as Patrons of Learning and Culture 241
Merchants as Temple Builders 245

Chapter 11

ONCLUSION AND RECAPITULATION **250**

ibliography 254

ndex 286

Maps

Map 1. Distribution of Tanks, Wells and Vāpīs in Western India 31

Map 2. Important Ports, Towns and Trade Routes in Western India 111

Preface

The concepts of reciprocity, redistribution and market exchange are widely used in discussion of trade during the pre-industrial phase of human history. Karl Polanyi is responsible for popularizing the ideas of reciprocity and redistribution while the concept of market exchange goes back to the foundation of western economic thought. The social scientists, however, generally agree that all three are present in most economies to some degree, and the basic concern therefore should be to measure their degree in relation to specific time and space. Some believe that these three represent an evolutionary sequence of forms of exchange: that is that reciprocity or mutual gift-giving is followed by redistributive system where goods are passed to a central authority and then passed out again on the basis of social values, and finally by market exchange based on price mechanism. This hypothesis, however, cannot be accepted because the evidence of market exchange occurs quite early in human history. In fact, if there has to be any pattern for the study of trade and commerce in the past, it should emphasize and discuss how social surplus acted as a catalyst of socio-economic changes and created class consciousness or shaped the power and position of merchants *vis-a-vis* peasants, artisans and the ruling chiefs.

Production and consumption are the two main activities of man. But between these two lies what Marx called the "sphere of circulation". The present work deals with the forms, functions and dynamics of this "circulation" over a period of three hundred years (AD 1000–1300) in the backdrop of agricultural growth and demographic changes. It is based on my doctoral dissertation approved by the University of Delhi, and the evidence for it has been culled from a wide range of sources including literature, epigraphs, archaeological findings and numismatic data. For the purpose of comparison, correlation and analysis, the sources which do not pertain to the geographical and chronological limits of our study have also been taken into account.

Mercantile activities and merchant groups, large or small, engaged in regional or interregional trade, formed a part of the changing agrarian order. It is, therefore, not possible to conceive of trade activity of any

sort or by any kind of organisation which was not related to the dominantly agrarian climate of the time. It has led us to argue that intensive nature of cultivation and utilization of land through various means of irrigation including *arahaṭṭa* (Persian wheel) and *vāpīs* (stepwells) generated enough surplus for consumption as well as exchange. A map included in the text indicates the keen interest taken by both kings and nobles in providing irrigational facilities to the people in the regions of north Gujarat and south Rajasthan which receive low rainfall. A wide range of agricultural commodities of trade noted in the contemporary inscriptions reveal a close rural-urban nexus.

The interplay of various factors such as trade routes and towns, conveyance and commodities, market system and money economy, credit and banking through which the commercial forces operated has also been highlighted. The system of loans and contracts has been discussed as a means through which merchants, big or small, raised their capital. The repeated mention of toll-house (*śulkamaṇḍapikā*) and the reference to such terms as *haṭṭakaraṇa* (department of markets) and *haṭṭādhyakṣa* (head of the market) indicate a large "circulation of commodities". The study indicates that the range of commodities exchanged included agricultural products, industrial raw materials and finished manufactured goods. For the purpose of clarity and better perception, we have dealt with the articles of internal and external trade separately, though it has led to some unavoidable repetition.

The foreign trade of western India has been viewed as a link in the long chain of mercantile activity from the Persian Gulf to the South China Sea. The role of Arabs and their settlements in the long-distance trade and the failure of Indian kings to safeguard their interests heve also been highlighted. Philip D. Curtin has added a social dimension to the long-distance trade by emphasizing the concept of "trade diasporas". This concept, formulated by an anthropologist Abner Cohen, suggests that closely knit socio-ethnic groups play an important role in trade through a "whole seris of trade settlements in alien towns". By using the term "network" rather than "diaspora", we have tried to analyse the factors of "hostility and hospitality" in an alien society as important variables in the long-distance trade.

The growth of commerce brought into prominence the merchants who acted as middlemen of exchange and distribution. They inserted themselves between producers and consumers, buying and selling the goods which were not the produce of their own labour. The peasant sold his goods in markets in order to buy immediately whatever he

needed. And the artisan who also had to go to the market for his food, did not normally remain long in the position of holding money. But the merchant through the process of commodity exchange, was able to amass vast wealth. The big merchant and his double, the banker, in fact, remained indispensable intermediaries in converting agricultural surplus and artisanal products into money for use. While petty shopkeeper was an object of social disdain, a big merchant with his accumulated capital enjoyed great power and position in society. Even the ruling elite and politically powerful reacted favourably to the activities and demands of big merchants. We have tried to study the character, composition and role of mercantile community within the framework of conflict, adjustment and reconciliation among different socio-economic groups.

V.K. JAIN

15th April 1990
New Delhi

Acknowledgements

It is my pleasant duty to express my profound regards and gratitude to Professor R.S. Sharma, formerly Head of the Department of History, Delhi University, who as my research supervisor helped me immensely in arriving at a right focus and taking a correct perspective of the historical issues.

I am greatly indebted to Professor B.D. Chattopadhyaya of Jawaharlal Nehru University who went through the original manuscript and offered many valuable comments and suggestions. I am much beholden to Professor D.N. Jha, Head of the Department of History, Delhi University, for the unflinching support and encouragement that I received from him all along. I am grateful to Professor K.M. Shrimali, for his help and keen interest in the publication of the present work. Among my many friends and colleagues, I owe special thanks to Dr.(Mrs) Vijay Nath and Dr. R. Vajpeyi for the meaningful discussions we had and the sustained dialectics that we shared. I also thank Shri Padmanabhan Sastri of the Bhartiya Vidya Bhavan, New Delhi, for translating some of the original Sanskrit and Prakrit texts for me.

I am thankful to the staff of the National Museum and the Archaeological Survey of India libraries, particularly late Shri Balkrishan, Smt. Pratibha Parashar, Shri S.S. Dhaka, Shri Bhagwanji Choube, Shri Bhola Datt, Shri Sitaram Choube and Shri Onkar Chavan for all the assistance and cooperation that they offered to me. I am greatly obliged to my colleagues Dr. S.K. Sharma and Dr. D.D. Kaushik for their help in preparing the press copy. My thanks are also due to Shri Pradip K. Chaudhury for listing the entries incorporated in the index.

I offer my thanks to the Indian Council of Historical Research, New Delhi for the grant of a publication subsidy, and to Devendra Jain and Ashok Jain of the Munshiram Manoharlal Publishers for undertaking the publication.

Finally, I do not have adequate words to express what I owe to my wife Dr. Krishna Jain who, in the true spirit of a *sahadharmiṇī*, shared happily all my stress and strain throughout the course of this study.

Abbreviations

AANG	*Architectural Antiquities of Northern Gujarat* by Burgess and Cousens
AAR	*Annals and Antiquities of Rajasthan* by J. Todd
ABORI	*Annals of the Bhandarkar Oriental Research Institute*
AC	*Abhidhānacintāmaṇi* of Hemacandra
AIOC	*Proceedings and Transactions of the All India Oriental Conference*
AKK	*Antiquities of Kathiawad and Kachh* by Burgess
Al Idrisi	*India and the Neighbouring Territories in the Kitab Nuzhat Al-Mushtāq of Al-Idrisi*, translated by S. Maqbul Ahmad
AP	*Aparājitapṛcchā* of Bhuvanadeva
ARAB	*Annual Report of the Archaeological Department*, Baroda State
ASI	*Annual Report of the Archaeological Survey of India*
ATTR	*Ancient Trade and Trade Routes of India* by Moti Chandra
Bom Gaz	*The Gazetteer of the Bombay Presidency*, 1882–96
Baudh	*Baudhāyana Dhramasūtra*
BI	*Bibliotheca Indica*
Bṛh/Bṛhaspati	*Bṛhaspatismṛti*
BSOAS	*Bulletin of the School of Oriental and African Studies*
CCIM	*Catalogue of Coins in Indian Museum*, Calcutta, by V.A. Smith
CG	*Chaulukyas of Gujarat* by A.K. Majumdar
CJK	*Chou-Ju-Kua's Chu-fan-chi*, (ed. and trans. Hirth and Rockhill)
CII	*Corpus Inscriptionum Indicarum*
CMI	*Coins of Medieval India* by Cunningham
CPI	*Commercial Products of India* by G. Watt
CPSI	*A Collection of Prakrit and Sanskrit Inscriptions* by P.Peterson
DHNI	*Dynastic History of Northern India* by H.C. Ray
DN	*Deśīnāmamālā* of Hemacandra

DV	*Dvyāśrayakāvya* of Hemacandra
ECD	*Early Chauhan Dynasties* by D. Sharma
EHNI	*Contributions to the Economic History of Northern India* by Pushpa Niyogi
EI	*Epigraphia Indica*
ELNI	*The Economic Life of Northern India* by L. Gopal
Gautama	*Gautama Dhramasūtra*
GOS	*Gaekwad Oriental Series*, Baroda
HDS	*History of Dhramaśāstra* by P.V. Kane
HGEG	*Studies in the Historical and Cultural Geography and Ethnography of Gujarat* by H.D. Sankalia
HIED	*History of India as told by its own Historians* by Elliot and Dowson
HMM	*Hammīramadamardana Mahākāvya* of Jayasiṁha Sūri
HRS	*Contributions to the History of the Hindu Revenue System* by U.N. Ghoshal
IA	*Indian Antiquary*
IEG	*Indian Epigraphical Glossary* by D.C. Sircar
IF	*Indian Feudalism* by R.S. Sharma (1st edn., 1965)
IGI	*The Imperial Gazetteer of India*
IHQ	*Indian Historical Quarterly*
IHR	*The Indian Historical Review*, ICHR, New Delhi
IMH	*Studies in Indo-Muslim History* by Hodivala
Imp Gaz (BP)	*Imperial Gazetteer of India, Provincial Series, Bombay Presidency*
JAOS	*Journal of the American Oriental Society*
JASB	*Journal of the Asiatic Society of Bengal*
JBBRAS	*Journal of the Bombay Branch of the Royal Asiatic Society*
JBORS	*Journal of the Bihar and Orissa Research Society*
JCBRAS	*Journal of the Chinese Branch of the Royal Asiatic Society*
JDL	*Journal of the Department of Letters*, University of Calcutta
JESHO	*Journal of the Economic and Social History of the Orient*, Leiden
JIH	*Journal of Indian History*
JMBRAS	*Journal of the Malaya Branch of the Royal Asiatic Society*
JNSI	*Journal of the Numismatic Society of India*
JOI	*Journal of the Oriental Institute*, Baroda

JPPS	*Jaina-pustaka-praśasti-saṁgraha*
JRAS	*Journal of the Royal Asiatic Society of Great Britain and Ireland*
JRASB	*Journal of the Royal Asiatic Society of Bengal*
JUPHS	*Journal of the U.P. Historical Society*
KA	Kauṭilya's *Arthaśāstra*
KGG	*Kharatara-gaccha-vṛhadgurvāvalī*
KK	*Kīrtikaumudī* of Someśvara
KKP	*Kathākośaprakaraṇa* of Jineśvara Sūri
KKT	*Kṛtyakalpataru* of Lakṣmīdhara
KMK	*Kuvalayamālākahā* of Uddyotana Sūri
KPCS	*Kumārapālacaritasaṁgraha* (ed. Jinavijaya Muni)
KSS	*Kathāsaritasāgara* of Somadeva
KTM	*Kuṭṭanīmata* of Dāmodara Gupta
LCV	*Literary Circle of Mahāmātya Vastupāla* by B.J. Sandesara
LP	*Lekhapaddhati*
Mānas	*Mānasollāsa* of king Someśvara
Manu	*Manusmṛti*
Medhā	Medhātithi
Mit	*Mitākṣarā*
MP	*The Book of Ser Marco Polo*, (ed. and trans. Yule and Cordier, 2 vols., rep., 1975)
MPY	*Moharājaparājaya* of Yaśaḥpāla
NIA	*New Indian Antiquary*
PC	*Prabhāvakacarita* of Prabhacandra Sūri
PCJ	*Prabandhacintāmaṇi* of Merutuṅga (ed. Jinavijaya Muni)
PCT	*Prabandhacintāmaṇi* of Merutuṅga (trans. Tawney)
Periplus	*The Periplus of the Erythraean Sea* (ed. W.H. Schoff)
PIHC	*Proceedings of the Indian History Congress*
PK	*Prabandhakośa* of Rājaśekhara
PO	*Poona Orientalist*
PP	*Pariśiṣṭaparvan* of Hemacandra
PPS	*Purātanaprabandhasaṁgraha*
PRAS, WC	*Progress Report of the Archaeological Survey of India*, Western Circle
PSM	*Pāiā-Sadda-Mahaṇṇavo*, the Prākṛta-Hindi Dictionary by Hargovinda Das Sheth
RIB	*Reḥla of Ibn Battūta* (ed. and trans. M. Husain)

RM	*Rāsmālā* by A.K. Forbes
RT	*Rājataraṅgiṇī* of Kalhaṇa
RTA	*Rajasthan Through the Ages* by D. Sharma
SC	*Smṛticandrikā* of Devaṇṇa Bhaṭṭa
SCNI	*Society and Culture in Northern India* by B.N.S. Yadava
SEHNI	*Social and Economic History of Northern India* by B.P. Mazumdar
SJS	Singhi Jaina Series
SK	*Samarāiccakahā* of Haribhadra Sūri
SKK	*Sukṛtakīrtikallolinī* of Udayaprabha Sūri
SMK	*Śṛṅgāramañjarīkathā* of Bhoja
SS	*Sukṛtasaṁkīrtana* of Arisiṁha
SSD	*Samarāṅgaṇasūtradhāra* of Bhoja
TM	*Tilakamañjarīkathā* of Dhanapāla
TSP	*Triṣaṣṭiśalākāpuruṣacarita* of Hemacandra (trans. Helen M. Johnson)
TWI	*Travels in Western India* by James Todd
Upamiti	*Upamitibhavaprapañcākathā* of Siddharṣi
Vaij.	*Vaijayantī* of Yādavaprakāśa
VDC	*Vikrāṁkadevacarita* of Bilhaṇa
Viṣṇu	*Viṣṇusmṛti*
VPC	*Vastupālacarita* of Jinaharṣa
VTK	*Vividhatīrthakalpa* of Jinaprabha Sūri
VV	*Vasantavilāsa* of Bālacandra
Yāj.	*Yājñavalkyasmṛti*
YC	*On Yuan Chwang's Travels in India* (trans. T. Watters)
YKT	*Yuktikalpataru* of Bhoja
YTC	*Yaśastilakacampu* of Somadeva
WZKM	*Weiner Zeitschrift fur die Morgenlandes* also known as *Vienna Oriental Journal*

haśāstra :

Chapter 1

Introduction

Trade is exchange of goods. No society, howsoever remote in time or backward in economic development, was wholly incapable of exchanging goods within itself or with other societies. It is a natural phenomenon as certain regions produce some commodities in excess while others are deficient in them, and exchange among them helps to maintain a balance. The methods and techniques as well as the volume of trade may vary according to the economic circumstances at any given place and time, but what is important is to view trade as a social and economic process that enables different societies to come closer.

The economic history of ancient India has been engaging the attention of scholars for quite some time. An attempt has been made by R.S. Sharma and D.N. Jha to analyse the methodological applications and conceptual bias of more than 150 books, monographs and articles written on ancient Indian economic life by foreign as well as indigenous authors since mid-nineteenth century to early seventies of the present century.[1] We do not intend to repeat the exercise here, but would like to point out that so far there has been no exhaustive survey of trade and traders of western India during AD 1000–1300.

B.N.S. Yadava's *Society and Culture in Northern India in the Twelfth Century* is an excellent work on social and economic life of the period. Picking up the thread from R.S. Sharma's *Indian Feudalism: c.300–1200*, which reviews trade against the backdrop of feudal developments, Yadava points out that increased productivity in agriculture and the developed state of industry "which come into view in the eleventh and twelfth centuries, may be connected with the comparative development of trade and commerce" in northern India, as against the economic decline that characterized the post-Gupta period.[2] The progress of trade, according to him, manifested itself in the reappearance of coinage after a gap of more than three hundred years, and in the fresh wave of urbanism. The present study, which is based on a more exhaustive survey of a wide range of sources pertaining to western India, finds Yadava's contentions regarding the growth of mercantile activities in

[1] R.S. Sharma and D.N. Jha, "The Economic History of India up to AD 1200: Trends and Prospects", *JESHO*, XVII, pt. 1, 1947, pp. 48–80.

[2] *SCNI*, p. 215.

the post-tenth centuries largely true. Incidentally, south India also experienced commercial expansion and urbanization during this period. In his work, *Trade and Statecraft in the Age of the Colas,* Kenneth R. Hall indicates that "there was considerable commercial activity on the south Indian hinterland and that well-organized trade networks supplied the commodities demanded by the foreign traders" during the Cola times (AD 850–1279).[3] Another study, *Peasant State and Society in Medieval South India* by Burton Stein, suggests that it was from the twelfth century that trade and urban life in south India became "much more significant than these had been" during the preceding period, though the evidence cited therein indicates that the tendency was operating in the eleventh century also.[4]

Other works on the subject such as *Contributions to the Economic History of Northern India (from the tenth to the twelfth century A.D.)* by Pushpa Niyogi, *Socio-Economic History of Northern India (1030 to 1194 A.D.)* by B.P. Mazumdar, *The Economic Life of Northern India (c. A.D. 700–1200)* by L. Gopal, are also very useful, and deal with multifarious aspects of trade and commerce. They, however, cover a much wider canvas, and are naturally not able to give the attention which the trade and traders of western India deserve. Moti Chandra's *Sārthavāha*, which has been translated into English under the title *Trade and Trade Routes in Ancient India*, is a valuable work on trade activities from ancient to early medieval times. But, based on literary evidence, it is primarily concerned with the travellers and merchants of the period before the eleventh century. K.D. Bajpai's *Bhāratīya Vyāpāra kā Itihāsa*, though sketchy, reveals some general trends of Indian commercial activities since the earliest times to AD 1950.

Among important books on the history of individual dynasties in the regions of western India, we may mention *Chaulukyas of Gujarat* by A.K. Majumdar, *Glory that was Gūrjaradeśa* by K.M. Munshi, *Cultural History of Gujarat* by M.R. Majmudar, *Studies in the Historical and Cultural Geography and Ethnography of Gujarat* by H.D. Sankalia, *Rāsmālā, Hindu Annals of Western India* by A.K. Forbes, *Early Chauhan Dynasties* by D. Sharma, *Rajasthan Through the Ages*,vol. I, again by D. Sharma, *The Paramāras* by P. Bhatia, etc. Except for A.K. Majumdar's book, which has considerable material on economic activities, each one of the remaining books has only a chapter or two on economic life. In fact, the nature and scope of their study precludes a

[3] pp. 3, 162 ff.

[4] Cf. pp. 249 ff.

detailed and thorough analysis of the activities of trade and traders. Their endeavour, however, has made considerable addition to our information.

The present work aims to examine the diverse and varied aspects of mercantile activity along with the character, composition and role of merchants in society in western India during AD 1000–1300. Western India as considered here is a complex, composite region consisting of different physical, social and cultural components. During the period under review, it was dominated by Gurjaradeśa or Gujarat which along with Marwar, Malwa, Rajputana and north Konkan presented a homogeneous picture of cultural and commercial progress. Politically, the Caulukyas of Gujarat (AD 941–1297) were the most potent force, and their capital Aṇahilapura or Aṇahilavāḍa (modern Patan) was the focal point of all activities.

A.K. Forbes paying glowing tributes to the Caulukya emperors states that "they found their country a waste, and left it a land flowing with milk and honey." He adds that before them Gujarat, except in certain prominent places on the coast or in the interior, was destitute of important settlements as a whole, but in the reign of the last of the Caulukya kings "we hold the same tract of country. . . studded with wealthy townships, adorned with populous cities, fenced with strong fortresses".[5] H.D. Sankalia tends to support this view of Forbes. He makes an inquiry into the various terms used for different types of settlements in the epigraphs of ancient and early medieval Gujarat, and concludes that the largest number of references to such suffixes as *nagara, pura* or *purī*, which denote a town or city, come from the records belonging to the Caulukyas.[6] It indicates that Gujarat during the eleventh-thirteenth centuries was quite prosperous on account of its flourishing trade and commerce.

The material for the study of trade and traders in western India during AD 1000–1300 lies scattered in a variety of contemporary sources comprising indigenous literature, foreign accounts, and epigraphs. In fact, both in respect of volume as well as precision, the sources of this period excel those of earlier periods, and, in spite of the mist of bardic legends and romances, present solid historical material to enable us to form a better idea about the existing social and economic conditions. For the sake of comparison, correlation, and proper analysis, we have also taken into account the sources which do not pertain to the geographical and chronological limits of our study.

[5] *RM*, pp. 199, 200.

[6] Cf. *HGEG*, pp. 60, 70–72, 185–204.

The literary texts important for the purpose of our subject include a large number of Sanskrit, Prakrit and Apabhraṁśa works, narrative poems (*kāvyas*), dramas, *prabandhas, dharmakathās,* colophons (*praśastis*), lexicons, *paṭṭāvalīs* (list of pontiffs), and miscellaneous works such as *Aparājitapṛcchā, Yuktikalpataru, Mānasollāsa, Gaṇitasāra* etc. The list is too vast to be enumerated. A brief survey of different branches of literature relevant to our period can be found in *History of Indian Literature*, vol.II, by M. Winternitz, *Gujarat and its Literature* by K.M. Munshi, and *Literary Circle of Mahāmātya Vastupāla* by B.J. Sandesara. The texts consulted by us have been duly acknowledged in footnotes and noted in the bibliography at the end of the work. It may be pointed out that the literature of the period was largely the handiwork of Jaina authors,[7] and has normally merchants and mercantile activities as its theme. Though Jaina authors have manipulated history with the object of putting Jaina kings and Jaina ministers in a favourable light, it, as Tawney remarks, should not prevent readers from receiving their description as a faithful picture of the time in which they lived.[8] Their accounts have been amply illustrated and corroborated by inscriptional and other pieces of evidence.

Several *mahākāvyas* based on historical events and personalities as well as on mythological themes were written in Gujarat during the period. They are replete with old traditions and poetic conventions but a critical eye cannot fail to discern significant bits of contemporary social and economic life. The historical *mahākāvyas* are the *Dvyāśrayakāvya* by Hemacandra, along with its commentary by Lakṣmītilaka Gaṇi written at Palanpur in AD 1225,[9] the *Kīrtikaumudī* by Someśvara (*c.* AD 1232), the *Sukṛtasaṁkīrtana* by Arisiṁha (*c.* AD 1228–31), and the *Vasantavilāsa* by Bālacandra (first half of the thirteenth century). The first one deals with the life and time of Siddharāja and Kumārapāla, while the rest three narrate the achievements of the merchant-minister Vastupāla. Among the mythological *mahākāvyas*, Hemacandra's *Triṣaṣṭiśalākāpuruṣacarita,* which describes the life of sixty-three eminent persons in Jaina history and traditions, Someśvara's *Surathotsava* (*c.* AD 1227), and Vastupāla's *Naranārāyaṇānanda* or *Jinendracarita* are notable.

[7] An exhaustive list of Jaina works can be found in H.D. Velankar (ed.), *Jinaratnakośa*, I. It, however, does not mean that literary activity in western India was continued to the followers of Jaina faith alone.

[8] *PCT,* Introduction, p. xix. See also *RM*, p. 183; G. Bühler, *Life of Hemacandrācārya,* p. 3

[9] *IA*, IX, p. 72.

The allegorical plays seeking to ridicule the social follies of the age reveal some important features of contemporary social and economic life. In this context, the *Moharājaparājaya* by Yaśaḥpāla (*c.* AD 1174–77) is noteworthy. It describes the vices of the age and refers to the conversion of Kumārapāla to Jainism. It also throws light on the opulence of big merchants of Gujarat, which was the envy of the emperors. Another play, the *Hammīramadamardana* by Jayasiṁha Sūri (*c.* AD 1223–30), has a historical theme, and describes the strategy adopted by the merchant-minister Vastupāla in repulsing a Muslim attack on Gujarat. This conflict seems to have had commercial undertones.[10]

The *prabandhas* are based on historical traditions and anecdotes carefully preserved and transmitted through a line of Jaina teachers. It is a form of literature peculiar to western India. Though it deals with the achievements of kings and ministers, its chief motive was to magnify the might of Jainas and Jainism. Besides, many of them are comparatively late in date. Therefore, the material noted therein has to be closely and critically examined before it could be fruitfully used for historical purpose. The *prabandhas* which have proved useful to us are the *Prabhāvakacarita* of Prabhacandra Sūri (AD 1277), the *Prabandhacintāmaṇi* of Merutuṅga (AD 1305), the *Prabandhakośa* of Rājaśekhara (AD 1349), the *Vividhatīrthakalpa* of Jinaprabha Sūri (AD 1333), the *Kumārapālacarita* of Jinamaṇḍana (AD 1335–36), the *Vastupālacarita* of Jinaharṣa (AD 1441), and the *Jagaḍucaritra* of Sarvananda (fourteenth century). Several *prabandhas* composed in the thirteenth, fourteenth and fifteenth centuries have been collected and edited by Jinavijaya Muni in the *Purātanaprabandhasaṁgraha*. The references to mints (*ṭaṅkaśālās*) and to such standardized coins as Bhīmapriya and Vīsalapriya-*drammas* in the *prabandhas* suggest that coins were minted and circulated in western India during the eleventh-thirteenth centuries.

The Jaina *dharmakathās* or folk-tales seek to expound religious precepts in the garb of stories generally woven around the life of a merchant. They are, thus, extremely valuable for the study of trade and commerce of the period. Besides the *Samarāiccakahā* of Haribhadra Sūri and the *Kuvalayamālākahā* of Uddyotana Sūri,both of which were written in the eighth century in Marwar, the *Upamitibhavaprapañcakathā* of Siddharṣi (AD 906), the *Bhavisayattakahā* of Dhanapāla (a Digambara Jaina of the tenth century), the *Kathākośaprakaraṇa* of Jineśvara Sūri (AD 1051), etc., contain valuable information on the character and conduct of the mercantile class.

[10] See *infra*, pp. 78–9.

Apart from the panegyrics extolling the achievements of kings or ministers in the form of inscriptions, there is another characteristic form of it in Gujarat and Rajasthan called *grantha-praśasti* or "panegyric at the end of the book". In it the author gives details about himself as well as about the lay followers, who were generally rich merchants or ministers, under whose patronage the books were written or copied down. A large number of such *praśastis* have been brought to light by the efforts of such scholars as Peterson, C.D. Dalal, L.B. Gandhi, Jinavijaya Muni, etc. These *praśastis* yield a wealth of information on the history of a large number of Jaina merchant families of the period.

The *paṭṭāvalis* or the lists of Jaina teachers (*ācāryas*) of different branches such as the Kharataragaccha, the Tapagaccha and the Upakeśagaccha also throw valuable sidelight on the social and economic life of the period.[11] They indicate the routes followed and the towns and villages visited by the *ācāryas* during the course of their itinerary.

The contemporary lexicons, the *Deśīnāmamālā* and the *Abhidhānacintāmaṇi* of Hemacandra, the *Vaijayantī* of Yādava Prakāśa (eleventh century), etc. illustrate the terms connected with merchants and merchandise, and are, thus, valuable for the study of the trade and commerce of the period.

The mathematical texts help us in forming an idea about the prevailing prices, wages, coins, weights and measures, and such other aspects of commercial life as do not figure much in other sources. Apart from the *Gaṇitasārasaṁgraha* of Mahāvīrācārya, written during the time of a Rāṣṭrakūṭa king in the ninth century, and the *Līlāvatī* of Bhāskarācārya (twelfth century) of south India, the most useful text for our purpose is the old Gujarati commentary on the *Gaṇitasāra* of Śrīdharācārya.[12] The available manuscript of it was copied in Aṇahilavāḍa in AD 1392 (VS 1449) by Rājakīrtimiśra for the instruction of the children of a wealthy Moḍha Bania family. It suggests that the tables of weights, measures and coins mentioned therein were in use in western India during the eleventh-thirteenth centuries.

The commentaries on *smṛtis* such as those of Medhātithi (AD 900) and Kullūka (AD 1150–1300) on *Manu*, and of Vijñāneśvara (AD 1070–1110)

[11] Cf. *Kharataragacchavṛhadgurvāli* (ed.), Jinavijaya Muni, *SJS*, no. 42, 1956; J. Klatt, "Extracts from the Historical Records of Jainas," *IA*, XI, pp. 245–56; Hoernle, "The Paṭṭāvalī or List of Pontiffs of the Upkeśa-Gachchha", *IA*, XIX, pp. 233–42. See also *IHQ*, XXVI, 1950, pp. 223 ff.

[12] It has been edited by B.J. Sandesara in *JNSI*, VIII, 1946, pp. 138 ff.

and Aparārka (AD 1125) on *Yājñavalkya*[13] generally repeat the ancient ideals, but at the same time, by way of illustration and explanation, tend to present evidence regarding the changing values and attitudes of the age of various social and economic aspects.

Among miscellaneous works, the *Yuktikalpataru* and the *Samarāṅgaṇasūtradhāra* both attributed to king Bhoja of Dhārā (eleventh century), and the *Mānasollāsa* (AD 1131) by the western Caulukya king Someśvara are notable. The *Yuktikalpataru* is a work on statecraft but yields some information on industrial geography and the means of conveyance, particularly boats and ships. Similarly, the *Mānasollāsa*, though it deals with the duties and pastimes of a king, refers to varying rates of taxes charged on different kinds of goods, and mentions such revenue officers as *śulkādhikāriṇa, tulādhikāriṇa,* and *mūlyādhikāriṇa* who were associated with the commercial activities of the region. The *Aparājitapṛcchā* of Bhuvanadeva, which was written in about the twelfth century in western India, and the *Samarāṅgaṇasūtradhāra* are works on architecture, but touch upon other topics connected with the socio-economic life of the period.

The facility to raise money and the existence of a legal machinery to obtain repayment constitute an integral part of the commercial activity. Luckily we have a text called the *Lekhapaddhati* to give us some information in this respect. It is an anonymous work containing model forms of legal and other documents with dates ranging from VS 802 to VS 1553 (AD 755–1476). The manuscript available at present was copied in the beginning of the sixteenth century. As the largest number of documents noted in it are dated VS 1288 (AD 1231) and as all the documents pertain to Gujarat, it is not improbable that the text was originally composed in western India in the thirteenth century. The evidence noted herein may, therefore, be taken to reflect the general picture of tolls, taxes, letters of exchange, mortgage-deeds, etc., during the period under study.

Foreign accounts render great help in ascertaining the trend of foreign trade. Since the Arab enterprise was the ruling element in oriental commerce in the centuries preceding the rise of the Portuguese, the works of Muslim travellers and geographers such as those of Sulaiman, Abu Zaid, Al Biladuri, Al Masudi, Ibn Haukal (ninth-tenth centuries), Al Beruni (eleventh century), Al Idrisi (twelfth century), Muhammad Ufi (thirteenth century), Ibn Battuta (fourteenth century) and others are of particular interest. They were written primarily for

[13] The dates of commentaries are based on the chronological table given in *HDS*, III, pp. xvii–xx.

foreign traders and travellers, and, in spite of their weaknesses, throw valuable light on ports, towns, local products, commodities of trade, sea and land routes, and the character and conduct of Indian traders. The accounts of the Venetian traveller Marco Polo (thirteenth century) also supply similar information on Gujarat and other coastal kingdoms of India. Among the Chinese sources, the most important is the *Chu-fan-chih* (thirteenth century). Its author Chau Ju-Kua was a superintendent of maritime trade at a Chinese port and, therefore, enjoyed excellent opportunity of obtaining information about foreign countries and their commodities from merchants and sailors who visited the Chinese coast. The fact that, in comparison to the Muslim land in the Middle East, he says little about India suggests that the Arabs were playing a more predominant role in eastern trade during that period.

The importance of epigraphic records as a source of Indian history is well known. Apart from about 150 inscriptions of the Caulukya and Vāghelā kings (AD 941–1297), a large number of those of neighbouring kings, feudatories and even of private persons have been recovered from different regions of western India. They have been collected, edited and translated in various issues of different journals, and yield valuable information on the contemporary commercial activities such as the movement of traders, mode of transport, goods involved in trade, taxes paid at the toll-house (*śulkamaṇḍapikā*), weights and measures, religious endowments made by merchants, the probable rate of interest, etc. A close study of inscriptions also reveals that personal names of brāhmaṇas which occur so frequently in earlier epigraphs of the region become less common than those of merchants during the eleventh-thirteenth centuries.[14]

The evidence of coins is of great help in understanding the level and rhythm of trade transactions. Over-emphasis on the coins of earlier times has, however, led to a sad neglect of the study of early medieval coins of India in general and of western India in particular. It was in 1894 that Cunningham's *Coins of Medieval India* was published. Since then, except a few articles and monographs, there has been no systematic and analytical study of coins of the period. Numerous hoards of *gadahiyā* or *gadhaiyā* coins, which were current in Rajasthan and Gujarat from the seventh to the twelfth centuries, have been discovered from various places in western India.[15] These coins, though small in size and mostly of debased silver, seem to have formed an important and integral part of

[14] Cf. *HGEG*, pp. 137 ff, 205–45.

[15] Cf. B.N. Reu, *Coins of Marwar*, pp. 2 ff.

the currency system of the period.[16] They are, however, lying in local museums, uncatalogued and unpublished. Until they are studied and analysed properly, the riddle of paucity of early medieval coins will persist, forcing us to rely on inscriptional and literary data to assess the currency system of western India.

In short, our sources do not deal with mercantile activities as such, and lack statistics as well as precise details on price structure, purchasing power of the consumers, tax-rates, percentage of profit earned by traders, etc. A careful and critical study of these, however, reveals the general strands of commercial fabric, and enables us to evolve a framework for the analysis of different aspects of trade and commerce such as the mode of transport, commercial highways, activities of foreign traders, commodities involved in internal and external trade, growth of towns and markets, currency system, commercial taxes, credit and banking, and also the character, composition and role of the mercantile class in western India.

[16] In his Ph.D. thesis "Living without Silver: Monetary History of Early Medieval North India", 1982, J.S. Deyell analyses the use of debased and alloyed coins in north India during *c* AD 800–1200 against the backdrop of an "acute silver famine" in the Arab world and the "long-term world imbalances in the price of gold and silver".

Chapter 2

Geographical Setting and Agrarian Economy

PHYSICAL FEATURES

The geographical peculiarities of a region play an important role in determining the mode and conditions of its subsistence. The region of western India, including modern Gujarat, Kutch, Saurashtra, south Rajasthan and parts of Malwa and north Konkan, is bounded on the north by the desert of Marwar, on the north-west by the great Rann of Kutch, on the west by the Arabian Sea, on the south by the Deccan plateau, on the east by the gorges of the Narmada and the Tapti with the Satpura ranges in between, and on the north-east by the Mewar and Malwa plateaux. This whole region differs widely, climatically and geologically, but in its physical evolution, it may be treated as one unit with features and characteristics remarkably distinct from those of its neighbours of the peninsular interior and the central provinces. Its orientation towards the sea in west, along with the routes through the northern and eastern ranges, and the alluvial plains in the centre and along the coast give it an ideal setting for the development of trade and commerce.

Though western India, or a part of it, was governed earlier by the Mauryas, Sātavāhanas, Kṣatrapas, Guptas, and later by the Maitrakas of Valabhi and the Cāvaḍās, it did not form one political division, and was divided among several petty states throughout the first millennium of the Christian era. The Caulukyas of Aṇahilavāḍa (AD 941–1297) gave for the first time a political and geographical unity to this region by bringing it under their firm control.[1]

In ancient times, western India comprised three different provinces differently named as Saurashtra, Ānartta and Lāṭa. Except in the case of Saurashtra, which was the name of the whole peninsula, the boundaries of Ānartta and Lāṭa on the mainland were uncertain, and it is difficult to ascertain where one started or the other ended. But it seems that

[1] The Caulukya kingdom, during its zenith in the twelfth century, extended from Kirāḍu (Rajasthan) in the north to Thana in the south, and included Kutch and Saurashtra in the west and parts of Malwa in the east. Cf. *CG*, pp. 82–83, 117–19, 208.

Ānartta was north Gujarat extending from Palanpur to Kaira or Vadnagar in the north, and Lāṭa was south Gujarat extending from the Mahi river or at times south of the Narmada up to the Purna river as far as Daman.[2] With the expansion of the Caulukya kingdom from its base at Aṇahilapura in the Sārasvata *maṇḍala* in north Gujarat, the region came to be called Gurjara *maṇḍala* or Gurjara *bhūmi*. The Dohad inscription (AD 1140)[3] describes Siddharāja Jayasiṁha, the Caulukya ruler, as the ruler of the "Gurjara *maṇḍala*". In the Somanātha *praśasti* (AD 1168–69)[4], Kumārapāla is called the king of Gurjara *maṇḍala*, a name which Hemacandra also assigns to the country over which his patron ruled. The Girnar inscription (AD 1222)[5] enables us to conclude that Gurjara *maṇḍala* included the towns of Aṇahilapura, Stambhatīrtha or Cambay, Darbhāvatī or Dabhoi and Dhavalakka or Dholka. Thus, during the thirteenth century, a large part of Gujarat was known as the territory of the Gurjaras, but it did not include Lāṭa and Saurashtra which continued to maintain their separate political identities. Only in the fourteenth century, when the Mohammedans conquered northern and southern Gujarat along with Saurashtra and governed them from their provincial headquarters at Aṇahilapura, the term Gujarat came to be applied to the whole region.

Gujarat may be divided into four broad divisions: (*a*) the plains of central Gujarat along with its hinterland of the elevated country to the north and the east, i.e. the land north of the river Mahi; (*b*) Saurashtra and Kutch, i.e. the western half of Gujarat; (*c*) the southern Gujarat, i.e. the land south of the Mahi river up to Daman Ganga or further south up to Thana; and (*d*) the vast coastline extending from the Gulf of Kutch in the north-west to Thana in the south. Though these divisions differ widely in their soil, agriculture, and people, they present a homogeneous region with common tradition and culture having a strong inclination towards trade and commerce.

Central and Northern Gujarat

The central Gujarat plain is a plain of deposition developed chiefly by

[2] The term Lāṭa, which included whole of the western seaboard south of the Narmada as far as Goa, is not found in the Purāṇas. B.C. Law, *Historical Geography of Ancient India*, pp. 287–88; *Bom Gaz*, I, pt. I, p. 7. It is, however, mentioned in an inscription of the fifth century. D.C. Sircar, *Select Inscriptions*, I, p. 303, fn. 3.

[3] *IA*, X, p. 159.

[4] Veraval inscription of Bhāva Bṛhaspati (Valabhī Samvat 850), ed. Ojha and Bühler, *WZKM*, III, pp. 1–19.

[5] Transcript and translation in *AAK*, pp. 170 ff.

the rivers Sabarmati and Mahi and their tributaries. In general, the plain forms an arc of lowlands backed by the hill chains which separate it from Rajasthan and central India. This region, consisting of erstwhile districts of Ahmedabad and Kaira, is highly fertile, and forms the chief source of food supplies in the state. It may truly be called the heart of Gujarat. In the area north of the Sabarmati, the two principal varieties of soil are black and light, and the chief crops are, in order of precedence, cotton, barley (*bājrā*), millet (*jowār*) and wheat. Cotton is mainly grown in the Dhandhuka, Dholka and Viramgam regions. In Kaira, south of the Sabarmati, the centre of the district, called "*Carotar*" or goodly, is very fertile and highly cultivated. Thus, in central Gujarat, the alluvium favoured agrarian development on a large scale, except along the sandy coast towards the Gulf of Cambay, and the highland fringes in the north-east. Although central and northern Gujarat contain settlements of very high antiquity, the region seems to have been brought under greater tillage in the post-tenth centuries when numerous stepwells and water reservoirs were excavated to meet the irrigational and physical needs of the peasantry.[6]

In addition to the lowland and alluvium character of central Gujarat, an important feature of it is its orientation towards the Arabian Sea through the Gulf of Cambay. Cambay is a "gentle undulating, alluvial plain without any rock exposure".[7] Towards the north and west of Cambay, the soil is generally black, and well-suited for the cultivation of wheat and cotton, while to the east it is fit for inferior sorts of grain. The coastline, in spite of its agricultural limitations because of sandy belts, played a decisive role in the economic history of the region. Cambay, or Stambhatīrtha as it was called, was the chief port of imports and exports of the Caulukyas, and at the time of its conquest by the Muslims in 1298, it was stated to be "one of the richest towns in India".

In the north and east, Gujarat is circumscribed by the highland regions of Palanpur, Mahikantha, Panch Mahals and Rewakantha which cover the land widely different in character and appearance. They isolate Gujarat from Rajasthan and central India. The Palanpur region in its northern and north-eastern sides, where it borders Sirohi, has extremely wild tracts covered with rock and forest-clad hill ranges, the outliers from the Abu and Jasor hills. The soil, in the other parts of the area, is of three kinds, viz., black, light and sandy, and grow cotton, millet, pulses, etc. The Mahikantha region, in its northern and eastern directions, is rough and wild, broken by ranges of steep well-wooded

[6] See *infra*, pp. 30 f.

[7] *Imp Gaz (BP)*, II, p. 470.

hills, but towards the south and west country is level, and most of it is cultivable, and grows a great number of crops such as *bājrā*, wheat, cotton, sesamum and sugarcane.[8] The chief forest products are gum and honey which are collected by the local Bhils and Kolis, and bartered to the local traders in return for other basic necessities. The Panch Mahals in the east has many varieties of soil extending from twice cropped valleys to barren stony hills. The crops grown are barley, gram and sesamum. A small quantity of sugarcane is also grown. The Rewakantha too, like the Panch Mahals, is hilly, but towards west it has alluvial plains which grow barley, millet, sesamum, cotton, hemp (*san*), etc.

Though the regions of the northern and eastern hinterland of Gujarat are not agriculturally rich, except in parts, they are of considerable economic interest. They contain chief land routes which connect Gujarat and the western sea-coast with the interior of India.[9] In the north, the "Palanpur gap" formed the chief commercial artery which connected Gujarat and its ports with northern and north-western India. Similarly, the Panch Mahals and Rewakantha too had and have a thorough traffic between Gujarat and central India via Godhra-Dohad route. In ancient period, these lands were under the occupation of the local tribes called Bhils and Kolis. Later, with the rise of local dynasties in early medieval period, many Rajputs came to settle here, but even they could not dislodge the local tribal people who seemed to have continued to remain in effective control of trade routes in the region.

Saurashtra

Saurashtra and Kutch, the western half of the state, constitute topographically a distinct area. In Saurashtra, the central region consists of a trap area where the granite masses like Girnar stand out prominently encircled by a girdle of lowlands. Seawards, the peninsula is circumscribed by a belt of alluvium. It is more prominent in the southern than in the northern coast where alluvium merges in the silt of the Little Rann. It is also extensive in the regions called Bhal and Nal in the east between the Rann and the Gulf of Cambay. There is much variety in the texture, quality and depth of soil which mainly belongs to two classes, black and red. While the former is suitable for cotton production, the latter grows sesamum, pulses, millet, barley and wheat under irrigation.[10]

The land connection between Saurashtra and Gujarat is much restricted on account of its geological formation. Until the nineteenth century, it was

[8] Ibid., p. 436.

[9] See *infra*, pp. 117 f.

[10] *Imp Gaz (BP)*, II, p. 354; *Bom Gaz*, VIII, p. 175.

separated from the mainland of Gujarat by an intervening stretch of a shallow sea called Nal which, during the rains, formed a connecting link between the Gulf of Cambay and the Little Rann. Three travellers of authority, viz., Varthema (1503–8), Baldaeus (1673) and Alexander Hamilton (1690–1721), all of whom visited Cambay, speak of Saurashtra as an island and describe a branch of Indus running into sea at Cambay.[11] It is pointed out by Major Fuljames that in some seasons, when the fall of the rain during the monsoons was very scanty, the water of Nal disappeared and the ground assumed the appearance of Rann, but when there was enough rain, the Nal had plenty of water and boats were used to transport goods and people.[12] Possibly the later depositions and the Great Upheaval of 1820 joined north-east Saurashtra with the mainland of Gujarat.[13] Under these circumstances, Wadhwan, which stands on a raised plateau, presents a narrow bridge to the Gujarat plain and may truly be called the 'Gateway of Saurashtra'. On the either side of it are lowland marshy areas which in the past were handicaps to traders and travellers. It is, therefore, not surprising to find that the "Wadhwan gap" played an important part in the political and economic history of Gujarat. As the control of Wadhwan was essential to maintain supremacy over Saurashtra and its coastal trade, Siddharāja Jayasiṁha, built a "military road" connecting Junagadh with Wadhwan. This road was linked with the capital town of Aṇahilapur on one hand, and with the coastal ports of western Saurashtra on the other.[14]

The chief fertile and alluvial plains of Saurashtra are the Bhal and Nal tracts, otherwise called Gohilwada, the Śatruñjaya Basin, and the Bhadar Basin.[15] From the earliest times, these were the regions which controlled the political and economic activities of the peninsula. In the Bhadar Basin, it was Vanthalī or Vāmanasthalī (nine miles south-west of Junagadh) which was the main centre of attraction. Apart from being in the fertile region, it was connected with ports on the coast and commanded the trade of Mangrol and Somanāthapaṭṭan.

In the coastland of the south and the south-west Saurashtra, alluvium characterises the entire surface, though an immense variation is introduced by the outcrop of old rocks, laterite, etc. Agriculture as well as

[11] Cf. *Imp Gaz (BP)*, II, pp. 346 f.

[12] Cf. Major Fuljames, "A Description of the Salt Lake Called the Null Situated on the Isthmus of Kattyawar", *JBBRAS*, V, 1857, pp. 109–16.

[13] *Imp Gaz (BP)*, II, p. 346. The process of deposition is far from complete as is clear from the lowlands of the Little Rann and the Bhal.

[14] Cf. *Bom Gaz*, VIII, p. 282; see also *infra*, chap. 5.

[15] C.D. Deshpande, *Western India: A Regional Geography*, pp. 213 f.

commerce form the mainstay of population here. In oceanic trade, the ports of this region played an important role. Vala or Valabhī situated in the midst of rich Ghoga plains was the chief commercial centre in the post-Gupta period.[16] Situated in this region are also the twin towns of Pāṭan and Veraval on the Harna creek, separated from each other by a short distance. In the early medieval period, Veraval maintained trade relations with the Persian Gulf, East Africa and Peninsular India.[17] It was connected with Junagadh by road, and with Cambay and other ports of western India by sea.The rich and fertile hinterland of the Saurashtra coast probably enabled the local populace to have sustained mercantile activities in the region.

The northern coastal zone of Saurashtra possesses distinctive feature of its own, because of its orientation towards the Gulf of Kutch. Scanty and uncertain rainfall and the consequent drier climate makes the region agriculturally poor, except in certain parts.[18] Historically it did not attract much human life except for some roving tribes and fugitives. The ports of the northern coast were never so important as those of the southern and western coasts. The far-off position of the Gulf of Kutch from the agricultural hinterland seemed to have been the main cause of it. The encircling Little Rann also imposed a great handicap on the growth of commercial contact, though during fair weather, eastern part of the northern coast of Saurashtra was linked with Kutch and Marwar by horse and camel tracks.[19] The dry climate and poor fertility of the soil encouraged piracy on the part of the local inhabitants.

In short, south and the south-west coast of Saurashtra, being more fertile and open to better communication with the outside world, was more suited for commercial activity. In the interior, except Vāmansthalī, Wadhwan etc., which were in agriculturally rich regions, most of the province was poor and sparsely populated, because of dense forests and rocky mountains. Since the times of the Mauryas, many dynasties ruled over Saurashtra, but it was probably during the Caulukya period that the region achieved greater commercial importance. The Caulukyas not only improved internal communication by making new roads, but also built a number of tanks and wells, and encouraged trade and commerce by doing away with the threats of robbers and pirates.[20]

[16] Yuan Chwang tells us that "it was very rich and prosperous". Cf. *YC*, p. 246.

[17] Cf. *Alberuni's India*, II, p. 104; also *MP*, II, pp. 398–99.

[18] The north-west of the peninsula, i.e., the neighbourhood of Khambhalia is agriculturally favourable.

[19] See *infra*, chap. 5.

[20] See *infra*, p. 48.

Kutch

Kutch marks a transition between the better regions of western India and the desert of Thar. It is almost entirely isolated from the mainland by the surrounding Rann which, in spite of drying up during the summer, continues to be an effective barrier to human contact. It is bounded by the Gulf on the south, and by stretches of sandy deposits and swamps on the other three sides. The alluvial soil belt, about twenty to thirty miles broad and lying almost midway between Bhuj and the south-east coast, is the only agricultural region of some importance producing wheat, barley and cotton under irrigation. In other parts of Kutch the chief human occupation is sheep and camel rearing on rough grasslands.

Commerce also attracted the people of Kutch.[21] Owing to its geographical position, the country becomes almost impassable during rainy season. But in fair season, there is land communication with the south-east districts of Sind, Marwar, north Gujarat, and Jhalawar, the north eastern division of Saurashtra.[22] During the post-tenth centuries, Bhadreśvara seems to have been the most important centre of trade. Among the various remains, it contains a Jaina temple ascribed to a wealthy Jaina grain merchant Jagadevashāh who, according to the Jaina traditions, "received a grant of Bhadreśvara in absolute right forever" and caused the Jaina temple to be repaired in the thirteenth century.[23] It lay on the Gulf of Kutch, and was probably importing grain from eastern Saurashtra and other places either for disbursement in local regions or for onward sale in Sind and Marwar. In northern Kutch, Kotai was an old city where Burgess discovered the remains of a temple of the early part of the tenth century and also the copper and silver coins of the Arabs.[24] This place was said to have been the capital of Lākhā Phulāni who was subdued by the Caulukya king Mūlarāja.[25] It seems Kotai was an important centre which carried on trade with Sind, and the coins discovered here vouch for it. It was probably connected with Bhadreśvara on the Gulf of Kutch and also with Radhanpur in north Gujarat. Kanthakot in north-east Kutch was an important and a safe fort, for it is known that Mūlarāja I, when pressed hard by Tailapa, the Cālukya king of Kalyāṇī, in about AD 982, and Bhīmadeva I during the

[21] "The Cutch sailors are equal to any to be found in the western coast of India, in both skill and daring", and are known for making very good sea-boats called *cotias*. *Imp Gaz (BP)*, II, p. 333.

[22] Ibid., p. 334.

[23] *AKK*, pp. 206 ff.

[24] Ibid., pp. 214 ff.

[25] Cf. *CG*, pp. 27 f.

invasion of Mahmud in AD 1023, took refuge here.[26] The early history of Kutch is lost in obscurity. In the seventh century, it is referred to as *k'i-t'a* by Hiuen Tsang.[27] In the ninth century, the Arabs were settled on its coast and had under their possession Sindan from where they took action against the pirates of Dwarka.[28] The proximity to their main base at Sind might have prompted the Arabs to establish their settlement in otherwise not very hospitable region like Kutch.

South Gujarat

South Gujarat comprised erstwhile districts of Broach and Surat, and the northern part of Thana. A large part of the region along with its seaboard was included in the Caulukya dominion during the heyday of its glory. We are told that Kumārapāla's general Āmbaḍa defeated the Konkan king Mallikārjuna.[29] Though the success of the Caulukyas seems to have been short-lived, it is probable that in the thirteenth century, while the Yādavas of Devagiri controlled the hinterland of the region, the Aṇhilavāḍa kings still kept a hold on certain places along the coast.[30]

The region of Broach, bounded on the north by the river Mahi and on south by the Kim, forms an alluvial plain sloping gently westwards to the shore of the Gulf of Cambay. The alluvium varies in width from twenty to forty miles, behind the sandy belts on the coast. The chief river here is the Narmada which, at its junction with the Gulf of Cambay, makes a wide estuary of thirteen miles in width. For about a hundred miles from the sea, it is navigable in all seasons by country boats, and during the rains by vessels of fifty tons burden.[31] The soil of the region is chiefly black but there are also tracts of brown soil. Both kinds are rich, and produce cotton, wheat, rice, *bājrā*, sesamum and pulses. The Surat region extends from the Kim river in the north to the Damanganga in the south. Between the hilly area of Dang in the east and the salty land near the coast in west, it has a central alluvial belt of highly cultivated land with the width of about sixty miles in the north where the river Tapti carrying down a deposit of loam forms a deep and fertile tract. As the coastline tends towards the south, the hills at the same time draw nearer to the coast and restrict the alluvial country to a breadth of nearly fifteen miles on the Daman border. The southern part, however, presents deep and navigable creeks, and provides a secure shelter to

[26] Ibid., pp. 28, 45.
[27] *YC*, II, p. 245.
[28] *HIED*, I, p. 129.
[29] *CG*, pp. 113–15.
[30] *Bom Gaz*, XIII, pt. 2, p. 437.
[31] *Imp Gaz (BP)*, I, p. 6.

small coasting crafts. The chief rivers in Surat are Kim and Tapti. The Tapti enjoys a greater commercial importance. It flows through the whole length of Khandesh, and enters the sea near the city of Surat. The soil of the area is more or less alluvial in character and produces cotton, rice, *jowār*, etc.[32]

The Thana region, except in the north-east where much of it rises in large plateaux, is a series of flat low-lying tracts broken by well-marked ranges of hills. Along the whole coastline, the soil is fertile and produces rice, inferior cereals, oilseeds, and hemp (*san*). But greater importance of the region lies in the navigational creeks on the coast which served as a nucleus of exchange for various types of commodities.[33] The openings through the Sahyadris, i.e., the Western Ghats, which flank Thana in the east, by the Tal, the Nana, and the Bor passes have from the beginning of local history caused trade to concentrate in the Thana ports.[34]

In short, the southern Gujarat is a long flat alluvial strip of land all along the coastline, separated from the interior by the hill ranges. The major human interest was, therefore, naturally centred round the coast which had considerable agricultural and commercial potentialities, and also along the routes and passes which acted as feeder lines to the interior.

The Coastal Gujarat

The coastal belt of Gujarat includes the gulfs of Kutch and Cambay, and the coasts of Saurashtra and north Konkan. Almost every creek capable of providing safe anchorage to sailing ships had a port, either of local or of international importance.[35]

Of the two arms of the Arabian Sea, viz., the Gulf of Kutch and that of Cambay, the former, apart from being shallow in nature, is noted for its coral formations, a feature that constitutes danger to shipping.[36] It, therefore, could not develop into a major shipping route. The Gulf of

[32] Ibid., p. 7. It may be pointed out that both the Narmada and the Tapti, though important from the commercial point of view, are of "little use for irrigation, as they run for the most part between high banks." The irrigation in the region, thus, depends mainly on rains which are plenty because of the hills of the Western Ghats.

[33] See, *MP*, II, p. 395.

[34] *Bom Gaz*, XIII, pt. 2, p. 403.

[35] The credit of presenting the first systematic account of the ports of western India goes to Ptolemy and the author of the *Periplus* belonging to early centuries of the Christian era. The identification of many places mentioned by them is, however, fraught with controversy, see *infra*, chap. 5.

[36] C.D. Deshpande, op. cit., p. 30.

Cambay, however, had better navigational facilities, and it emerged as an important artery of sea trade during the early medieval period. Though it has a narrow neck, which intensifies the effects of tides and leads to the occasional formation of "bores", its more pronounced southerly aspect makes it open to the influence of south-west or north-east monsoons.[37] Besides, the large amount of freshwater received from the Gujarat rivers lowers the salinity of the Gulf water. The economic prosperity of Gujarat, in fact, depended upon the ports of Cambay, Broach and their satellites which lay in this gulf. The south-west coast of Saurashtra also had many harbours, the chief of them being Somanātha (Veraval) and Mangrol.[38] The fertile character of the coastal land provided an additional importance to the local mercantile activities in this region.

In north Konkan, the agricultural productivity of the long flat alluvial strip of land and avenues of commercial contact with the outside world through its ports, made the major human interest centre round the coastline. It had served, from very early times, as a gateway of India to the traders and travellers of the western world. During the post-tenth centuries, when the raids of the invading Turks made north-western land routes to and from India unsafe, it experienced considerable increase in trade contacts with the people of Arabia and the Persian Gulf. It is this region which, during the early centuries of the Christian era, had trade contacts with the Egyptians and the Romans, and later, after the fifteenth century, with the Europeans. In fact, every subsequent development in oceanic navigation, especially after the discovery of the monsoon route[39] conventionally ascribed to Hippalus (AD 48), tended to bring Arabian ports and the coastline of east Africa closer to western India.

The coastal Gujarat was, in fact, the most prized possession of the Caulukyas. It not only facilitated foreign trade with distant countries but also promoted commercial contact between the two extremities of

[37] Ibid., p. 32.

[38] The statement (*Imp Gaz (BP)*, II, pp. 347 f) that Kathiawar, notwithstanding the extent of its coast, "has no good harbours" and that most of the ports in the gulfs of Kutch and Cambay are navigable mainly during tides or are "little better than open roadsteads" may be true of the later period when bigger and heavier ships came to be used. During early medieval period, many ports in this region were in a flourishing state, and had trade contacts with distant world.

[39] The close of the south-west monsoons was a period for the sailing ships to reach the Malabar coasts and the approach of the north-east monsoon a favourable time for them to begin their return journey to the Red Sea. Cf. C.D. Deshpande, op. cit., p. 3.

Kutch and Kanara. Its northern position on the west coast of India brought it in more intimate touch with the rich and populous region of northern India, and it became a nucleus of exchange for all that was required or produced in the interior. In other words, the advantages of easy communications with distant lands and favourable approach to northern and central India, led to a considerable growth of mercantile activities in the region.

Rainfall

Though the soil is basically of a good quality,[40] the region of Gujarat is agriculturally characterised by "low productivity". It is primarily due to low per acre yield caused by scanty and highly variable rainfall. The rainfall varies from over 200 cm in north Konkan to 40 cm in northern parts of Gujarat.[41] Reliability also decrease steeply. In the north of the Narmada river, variability is over thirty per cent, and the rainfall is often local and patchy. Kutch, Saurashtra and north Gujarat are arid regions, and generally have scanty rainfall except in the south-western districts of Bhavnagar, Amreli and Junagadh, which get 76 cm to 102 cm a year. The rainfall in northern parts of Gujarat too is precarious, and the variability being over fifty per cent everywhere makes them highly susceptible to famines. Thus, the need for irrigation through wells and tanks is of paramount importance for agriculture here. The remains of a large number of water reservoirs and stepwells discovered at various places such as Patan, Dholka, Viramgam, Modhera, Karṇāvatī and Kapadvanj in north Gujarat have been attributed both by tradition and archaeology to the Caulukya period. They indicate an effort on the part of ruling chiefs to promote agriculture with the help of artificial means.[42]

Cash Crops

A study of soil pattern in Western India suggests that apart from *jowār, bājrā* and other cereals, the region is capable of producing large

[40] The northern parts of state are dominated by sandy loams of alluvium (*goradu* soil); deep *regur* (black soil) is found south of the Narmada river, while Saurashtra has medium black soil of basaltic origin. All along the coast, alluvial soils are found, though in some parts they are saline, cf. *Techno-Economic Survey of Gujarat*, p. 10.

[41] Ibid., p. 5, map 3; see also *Techno-Economic Survey of Rajasthan*, p. 3, map 3. The variability in rainfall in Gujarat and Rajasthan is also recorded in the *Aparājitapṛcchā* of the twelfth century. *AP*, pp. 88–89.

[42] See. *infra*, pp. 27 ff.

amount of such non-food crops as cotton, oilseeds, etc.[43] In Gujarat, it is cotton which leads the agricultural economy. In northern parts, the Sabarmati river, contour of north-east hills, Palanpur boundary, the Little Rann, the lowlands of the Bhal region broadly describe the boundaries of the cotton zone. In Saurashtra, Morvi, Dharangdhra and Nawanagar region in northern part of the peninsula is famous for it. The southern districts of Broach and Surat have deep black soil which is well-suited for cotton cultivation. It is not known as to how much of the cotton area in Gujarat was exploited during the post-tenth centuries, but the travellers and geographers of the period do speak high of its cotton produce.[44]

Another important cash crop for which Gujarat was famous is indigo.[45] The *gorādu* soil (deep sandy loam) and medium black soil of the region were most suitable for it. The crop was sown alone or with subordinate rows of cotton. Of all the early European authors Tavernier (AD 1670) gives a full account of indigo cultivation and points out that it was produced, among other places, in Sharkej (Ahmedabad), Surat and Broach.[46] Thus, the availability of cotton and indigo dye tended to make Gujarat famous for textile and dyeing industry.

The state has a sizeable portion of land under oilseeds such as sesamum, rapeseed, castor, etc., which are cultivated in widely different regions from Mahikantha in north to Thana in south, and also in Saurashtra.[47] In some of these places sugarcane is also grown. The Panch Mahals and Dang regions have large forest areas which are rich in bamboos and teak.[48] They helped in meeting the local demand for timber which was required not only for construction of buildings but also for making carts, boats and ships. The forests also made available such commercial products as gum, honey, herbs, etc.

[43] A survey shows that today the state, though deficit in foodgrains on account of low yield per acre, has a surplus production of non-food crops. *Techno-Economic Survey of Gujarat*, pp. 10, 16 f.

[44] See, *infra*, p. 62.

[45] *CPI*, pp. 664 ff. In the sixteenth and the seventeenth centuries indigo, partly of local growth and partly brought from upper India, was one of the chief exports of Gujarat. Ibid., pp. 676–77.

[46] Ibid., p. 666. It also formed one of the chief crops of Cambay region. *Imp Gaz (BP)*, II, p. 472.

[47] Cf. *Imp Gaz (BP)*, I, pp. 293, 309, 335, 359; II, pp. 354, 436; also *Bom Gaz*, VIII, pp. 189–90.

[48] *Techno-Economic Survey of Gujarat*, p. 11; *Imp Gaz (BP)*, II, p. 481.

Mineral Resources

Gujarat is also known for its mineral resources, but we do not know how far they were exploited for commercial purposes during the eleventh-thirteenth centuries. As far as iron is concerned, its mines were worked in former times near the town of Kapadvanj.[49] It is also found in the village of Palanpur in Kalol, and near Jambugoda and Shivrajpur in Halol. Nandad near Broach used to produce good quality of iron and was celebrated for its cutlery.[50] In Saurashtra, iron ore was used to be smelted in Khambhalia and Barda district.[51] It is probable that iron resources of Gujarat led to the development of its iron industry which earned the praise of the Arab authors, who were particularly impressed by the good quality of Cambay swords.[52] Gold and copper seem to have existed in small quantity in the region of Saurashtra.[53] Lead ore occurs in Narukot, but is too poor in silver.[54]

According to Al Idrisi, pearls were found in the creeks near Sopara.[55] In the Gulf of Kutch, within Nawanagar limits, are found the pearls of good quality but inferior in lustre to those of the Persian Gulf.[56] Red coral is sometimes found in small quantities at Mangrol,[57] Agates, carnelians and bloodstones are also available in different regions of Gujarat such as Tankara in Morvi in Saurashtra, Kapadvanj, Rajpipala, and Surat.[58] At the foot of a hill near Ratnapura, fourteen miles away from Broach city, carnelian mines are worked. These rough stones were sawed, chiselled and polished, after which they were made into carnelian vessels and knife-handles which were in great demand by the nobility all over the world in the middle ages.[59]

Saurashtra abounds in limestone and marble of different qualities, admirable for building purposes.[60] Near Kapadvanj, a white crust of impure carbonate of soda forms on the surface of low and broken ground. This earth is highly useful in making glass and as mordant in dyeing cloth. In Kutch, one of the chief minerals available in former

[49] *Imp Gaz (BP)*, I, p. 274
[50] Ibid., II, pp. 459, 469.
[51] Ibid., p. 356.
[52] See, *infra*, pp. 69 f.
[53] *Bom Gaz*, VIII, p. 91.
[54] According to the author of the *Mirāt-i-Ahmadī*, there were silver mines in Kapadvanj. Cf. M.R. Majmudar, *Cultural History of Gujarat*, p. 23.
[55] Al Idrisi in *HIED*, I, p. 85. They are still found in the Bassin creek. *Bom Gaz*, XIII, pt. 2, p. 430.
[56] *Imp Gaz (BP)*, II, p. 356.
[57] Ibid.
[58] Ibid., pp. 356, 459; I, pp. 284, 336.
[59] *Mirāt-i-Ahmadī*, Supplement, quoted in M.R. Majmudar, op. cit., p. 22.
[60] *Imp Gaz (BP)*, II, pp. 356, 368.

times was alum which was used in preparing the cloth.[61] The loamy earth near Patan made it famous for potteries. The availability of lac in the Panch Mahals made it famous for lac bracelets and bangles.

Besides, one of the "wonders of Gujarat" is the select wells where, as the author of *Mirāt-i-Ahmadī* points out, "cotton clothes, embroidery and satin if washed increase in lustre and colour".[62] One such well mentioned by him was Kānkariā tank in Ahmedabad. He also refers to a well named Sārī in the neighbourhood of the town Una in Saurashtra, "the water of which adds to the temper and sharpness of swords. The Una swords are hence famous in the land." In Nawanagar in Saurashtra, the excellence of its dyes and dyers is traditionally attributed to the quality of the water of the Rangamati river which flows in the town. The water in the Kaira district is also thought to be especially good for dyeing purposes.[63]

Fauna

The fauna of Gujarat may also be described as an aid to the development of trade and commerce, especially during the period when goods were carried mainly by pack animals and bullock-carts. The region of Western India is, in fact, quite well known for rearing oxen, horses and camels. The "finest cattle in India" are bred in the Palanpur region of north Gujarat.[64] Gujarat cattle are both active and strong, swift in ordinary fieldwork and also in drawing cumbersome heavy laden carts through the sandy roadways.[65] The best Gujarat oxen even excelled swift horses in speed, and could travel hundred miles in twenty-four hours.[66] Though horses were largely imported by local kings from Arabia and Persia, they might have also been bred in the peninsula of Saurashtra, where the district of Panchala was well known for horse breeding in the medieval period.[67] The well-bred Kathi and Kutch mares have been famous since ancient times for their speed and agility.

[61] Ibid., p. 333.

[62] M.R. Majmudar, op. cit., p. 23.

[63] *Imp Gaz (BP)*, II, p. 368; I, p. 274.

[64] Ibid., II, p. 421. It seems that this region supplied bullocks to other parts of the state. We are told that the large muscular bullocks were brought to Surat from northern Gujarat. Ibid., I, p. 335.

[65] Abul Fazl informs us that the cattle of Gujarat were considered to be the finest in India. Cf. Blochmann (tr.), *Āīn-i-Akbarī*, I, p. 157.

[66] See *infra*, p. 52.

[67] *Bom Gaz*, VIII, p. 97. According to the author of the *Gazetteer*, the local breeders probably availed themselves of the services of the Arab horses, as they passed through the peninsula on their way to the capital after being imported at the ports of Saurashtra

One of the five jewels of Saurashtra, noted in a thirteenth-century manuscript in the Oriental Institute of Baroda, was *torya* (horse).[68] Regarding camel, the *Āin-i-Akbarī* of Abul Fazl tells us that Gujarat produced the best breed, though Ajmer bred the swiftest and Thatta in Sind the best for burden.[69]

In short, the geographical location of Gujarat made it an ideal place where trade developed as a natural and spontaneous phenomenon. The deep confirmation of coastlines, the abundance of harbours, and the subtle attraction of profit from trade with outside world made commerce the oldest profession in the region. Besides, the fertile and alluvium lands along the coasts of Saurashtra and north Konkan and in central Gujarat helped in maintaining a non-producing class of merchants. The eastern and northern hinterland, though agriculturally poor, had its own economic function to perform, as it contained the routes which connected west Indian ports with the populous and rich areas of central and northern India.

AGRICULTURAL PRODUCTION AND IRRIGATION

A large number of references to trade in such articles of daily consumption as foodgrains, sugar, oil, textiles, etc. in contemporary literature and inscriptions reflect surplus in local production, which was caused by greater land utilization, better agricultural knowledge, and improved means of irrigation in the region of western India. This surplus naturally led to increased commercial exchange between towns and villages.

Greater utilization of land is reflected in various land grants of the period, which specify the boundaries of the donated land.[70] The demarcation of the donated area implies that more and more people were being accommodated on the available land, and in order to avoid any conflict that might arise among the donees, the boundaries were clearly laid down. It must have led to smaller holdings and, thus, intensive cultivation, leading to greater agricultural production. The *Lekhapaddhati* suggests that fresh areas were also being brought under cultivation. According to one of the documents (VS 802/AD 745) noted

[68] M.R. Majmudar, op. cit., p. 28, fn. 42.

[69] Blochmann, op. cit., I, p. 151. In the dry region of Kutch, camel and sheep rearing formed an important part of the local economy.

[70] For example, see "Eleven Land Grants of the Chaulukyas of Anahilvād", *IA*, VI, pp. 180–213. A Candella grant (*IA*, XVI, p. 209) tells us that land-holdings were measured.

therein, if *uddhakhila-bhūmi* (uncultivated highland ?) was put under cultivation by a farmer who came from outside (*navya-samāyāta-kuṭumbikaiḥ*), he had to pay ten *drammas* per *viṁśopaka* (a measure of land equal to 20 *vasas*).[71] An undated document (VS 1288/AD 1231?), however, makes no distinction between locals and outsiders, but states that for *uddhakhila-bhūmi* one had to pay sixteen *drammas* per *viṁśopaka* and for *khila-bhūmi* (uncultivated land) ten *drammas* per *viṁśopaka*.[72] The difference in two otherwise similar documents may be due to the fact that in the eighth century some inducement was necessary to bring farmers from outside to put the fallow land under cultivation. In the course of time however, this necessity disappeared, and people also began to cultivate the *khila-bhūmi* which is not even mentioned in the document dated VS 802/AD 745.

Increase in population may have been one of the factors which led to the cultivation of uncultivated land during the post-tenth centuries. It is surmised that the population of Hiuen Tsang's India (AD 629–45) was about 22 to 37 million,[73] and that in the twelfth century it was not "far behind the 100 million mark" for India as a whole.[74] In view of 37 million during the seventh century, the figure of 100 million appears to be large indeed, but in the absence of data on ancient Indian demography, our estimate has to be naturally conjectural.

Though it is difficult to ascertain the rate of growth of population in western India, the numerous references in the contemporary sources to new towns and cities,[75] which obviously had a wide rural base, and to

[71] *LP*, p. 16.

[72] Ibid. It is difficult to ascertain the difference between the two types of unclutivated land, *khila-bhūmi* and *uddhakhila-bhūmi*. It seems, owing to the nature of the soil, the latter could be brought under cultivation more easily than the former.

[73] Josiah C. Russell, "The Population of Hiuen Tsang's India", *JIH*, XLVII, pt. 2, August, 1969, p. 376. Russell thinks it to be in line with that of the Mediterranean region.

[74] G.C. Pande, "Population in Ancient India", *Journal of Bihar Research Society,* XIV, 1959, p. 390. Pran Nath, (*A Study in the Economic History of Ancient India*, p. 122) suggests that during the early medieval period the population of Indo-Pak subcontinent was between 100 to 140 million, a figure which, according to A.L. Basham,(*The Wonder That was India*, p. 191) "seems reasonable, although based on very slender evidence." See also W.H. Moreland, *India at the Death of Akbar*, p. 22, for the figures of population during the later medieval times.

[75] For new towns in Gujarat see, *infra* chap. 5. H.D. Sankalia (*HGEG*, pp. 185–204) gives a list of about 250 towns and villages noted in the Caulukyan inscriptions. D. Sharma (*ECD*, pp. 311–16) refers to 131 towns and villages known from literary and epigraphic sources in the Cāhamāna dominion. For towns in the Paramāra kingdom of Malwa, see, D.C. Ganguly, *History of the Paramāra Dynasty*, pp. 233 ff.

various wells, tanks, and temples, constructed by kings and ministers for the physical, agricultural and spiritual needs of the masses do indicate an increase in the number of settlements as well as in the number of people in the region. The inscriptional references to fragmentation of land, or to the grant of a piece of land with clearly defined boundaries and estimated seed capacity, also suggest the same.

Some of the contemporary sources give highly exaggerated figures of villages in western India. For example, according to Rashiduddin (AD 1310) and Wassaf (AD 1328), Gujarat contained 70,000 to 80,000 villages and towns.[76] According to the *Kāvyaśikṣā* of Vinaycandra (AD 1228), Gurjaradeśa, Saurashtra and Lāṭa had a total of 1,00,000 villages (*grāma*),[77] while the *Aparājitapṛcchā* (twelfth century) points out that Lāṭa, Gurjara, Kaccha and Saurashtra contained about 2,00,000 villages.[78] These figures are highly inflated and conventional, and, therefore, cannot be accepted;[79] but it cannot be doubted that there was an increase in the number of settlements in western India during the period.

Our information on the methods employed in agriculture is quite meagre, but it seems that agricultural knowledge to draw greater production from land was not lacking. The immigration of a large number of brāhmaṇas from Kanauj and Gauḍa (Bengal)[80] must have helped in the dissemination of agricultural knowhow in western India.[81] Hemacandra reveals the use of iron-shod ploughs,[82] and refers to different types of big and small ploughs as well as other implements used by farmers.[83] He also suggests that fields were ploughed as many as three times before sowing.[84] In some works of the early medieval period, yoking of more than two oxen is recommended,[85] but we do not know

[76] *HIED*, I, pp. 67, 68; III, p. 31.

[77] Quoted in Pran Nath, op. cit., p. 35.

[78] *AP*, p. 88.

[79] It seems, as suggested by Pran Nath (op. cit., p. 34), these figures represent estates rather than villages. B.N.S. Yadava (*SCNI*, p. 244), however, tends to agree with K.A.N. Sastri who thinks that these were villages, and points out (ibid., p. 235) that villages in those days were "smaller, more-numerous, and more scattered than now".

[80] According to a tradition, one thousand brāhmaṇas were called from north India to Gujarat by king Mūlarāja in the tenth century. Cf. *SCNI*, pp. 22–24, 27.

[81] According to D.D. Kosambi (*The Culture and Civilisation of Ancient India*, pp. 172f), the kings invited brāhmaṇas generally from the distant Gangetic basin to settle in "unopened localities" because of the latter's knowledge of new crops, plough agriculture, etc.

[82] *DV*, XIX. 37.

[83] *AC*, III. 554–56.

[84] Ibid., IV. 34.

[85] *Atrisaṁhitā*, vv. 218 f; *Padma Purāṇa*, vv. 45–107. See also *SCNI*, pp. 257 f.

how far this practice was prevalent in western India. The sources of our period, viz., the *Mānasollāsa* (twelfth century), the *Upavanavinoda*, which is actually a part of the *śārṅgadharapaddhati* written during the reign of Hammīra of Śākambhari (AD 1283–1301), and the *Kṛṣi-parāśara* indicate a more systematic and regular use of manures in western India.[86] The peasants of the period were also well aware of the knowledge of rotation of crops, and made the best use of it for raising winter, summer and autumn crops.[87] The system of artificial irrigation, which, as noted below, was widespread in western India during the post-tenth centuries, must have facilitated double-cropping in certain areas. Hemacandra records seventeen types of agricultural crops which include wheat, barley, millet, pulses, gram, hemp, etc.[88] This list probably represents a roll of the principal crops grown in Gujarat during his time. A.K. Majumdar, who tries to correlate the two terms, *pāmaddā* (the process of crushing grain under foot) and *paḍiaṇtao*, (a *karmakāra* or a hired labourer) noted in the *Deśīnāmamālā*,[89] feels that "probably hired labourers were used in agriculture in western India."[90]

The agricultural development in western India presupposes better irrigational facilities, particularly in the regions of north Gujarat, Saurashtra, Kutch and south Rajasthan, which receive scanty rainfall.[91] The usual means of irrigation, according to the *Aparājitapṛcchā* (twelfth century) included rivers, lakes, wells, tanks and *arahaṭṭa*.[92] Inscriptional references reveal that apart from tanks and wells, a large number of *vāpīs*, in fact as many as never before, were constructed by kings, nobles and even merchants during the tenth-thirteenth centuries. According to Sanskrit dictionaries, the word *vāpī* is derived from the root *vap*, i.e., "to

[86] Cf. *Mānas*, III, pp. 172–84; *Upavanavinoda* (ed. G.P. Majumdar), vv. 147–54; *Kṛṣi-parāśara*, vv. 107–9. See also Lallanji Gopal, *Aspects of History of Agriculture in Ancient India*, pp. 100–1, 108, 109–10. On the basis of a reference in the commentary of Nemicandra on the *Uttarādhyāyana Sūtra* completed in Gujarat in AD 1072, L. Gopal (ibid., p. 30) believes that the text of the *Kṛsi-parāśara* was known in western India in the eleventh century.

[87] See Rashiduddin in *HIED*, I, p. 67 and Wassaf, ibid., III, p. 31. *DV* (III. 3) indicates that paddy was grown during autumn. *LP* (p. 21) refers to the harvesting of wheat in the month of Jyeṣṭha.

[88] *AC*, IV. 233.

[89] *DN*, VI. 32, 40.

[90] *CG*, p. 256.

[91] See *supra*, p. 20. The *Aparājitapṛcchā* (pp. 88–89) suggests that northern parts of Gujarat were as dry in the twelfth century as they are today.

[92] *AP*, p. 188, vv. 35 f.

sow".[93] It suggests that the *vāpi* or stepwell was used basically for irrigational purpose. Thus, it may be referred to as an "irrigation well", though, as pointed out by Jutta Jain-Neubauer, it had various other socio-religious functions to perform.[94] It is significant that earlier texts on architecture such as *Samarāṅgaṇasūtradhāra* (eleventh century) contain only stray references to *vāpī*, and do not give detailed information on the method of its construction whereas the *Aparājitapṛcchā* devotes a full chapter to the discussion of wells, tanks and stepwells (*kūpa-taḍāga-vāpī*).[95] It may indicate the growing importance of irrigation during the period. The *Viśvakarma Vāstuśāstra*, giving an elaborate description of a *vāpi*, refers to a device which was put on the top of it for pulling up water (*ghaṭīyantra*).[96] The term *uḍḍo* in the *Deśīnāmamālā* suggests that there was a class of labourers which was engaged in well-digging.[97]

There were various devices to raise water from wells. The *Deśīnāmamālā* refers to such terms as *āgattī, unkkadī* and *ḍhenkā,* which, according to the editor of the text, mean a contrivance for drawing water in which a horizontal beam with a bucket hanging on the one end see-saw on a vertical post.[98] This contrivance was operated probably by foot, and could be used in wells and tanks where water was not deep.

The inscriptions from the regions of Jodhpur, Udaipur, Banswara, Sanchor and Sirohi in south Rajasthan repeatedly refer to irrigation with the help of *arahaṭṭa* or *araghaṭṭa*[99] and *ḍhīmaḍa* or *ḍhīku*[100] the latter might have been the same as *ḍhenkā* noted above. The Pāṭṭanārāyaṇa inscription from Sirohi (AD 1287), specifying a levy on the produce of irrigated fields, enjoins that two seers should be paid from the field irrigated by *ḍhimaḍa,* and eight seers from that irrigated by an *arahaṭṭa.*[101] This distinction with regard to the levy would perhaps suggest a distinction between *ḍhīmaḍa* and *arahaṭṭa* in terms of the methods of operation and their relative capacity to irrigate.

[93] Monier-Williams, *Sanskrit-English Dictionary*, p. 941. From *vap* also comes the word *vāpaka* which means "a sower".

[94] Jutta Jain-Neubauer, *The Stepwells of Gujarat*, pp. 3 ff.

[95] *AP*, chap. 74.

[96] Quoted in Jutta Jain-Neubauer, op. cit., pp. 16–17.

[97] *DN*, I. 85.

[98] Ibid., I. 63, 87; IV. 17.

[99] *EI*, XI, pp. 28 ff, 32 ff, 49 ff; XIII, pp. 208 ff; XIV, p. 303; XXI, pp. 42 ff, 192 ff; XXXI, pp. 237 ff; XXXIII, pp. 238 ff; *IA*, XIV, pp. 77 ff; *AIOC*, VII, 1933, p. 647, ll. 23 ff.

[100] *EI*, XIII, pp. 208 ff; *IA*, XIV, pp. 77 ff; *PRASWC*, 1910–11, pp. 38–39; 1916–17, p. 65.

[101] *IA*, XLV, p. 79, l. 37.

The technical nature of *arahaṭṭa,* generally translated as a Persian wheel, is a matter of controversy.[102] Irfan Habib believes that the Persian wheel came to be used in India in the thirteenth-fourteenth centuries as a large-scale diffusion from the Arab world, and that earlier references to it in India relate more to the *noria,* i.e., a wheel carrying pots or buckets fixed on its rim, in which there is no chain for carrying pots, or a gearing mechanism for continuous flow of water, and which could be used only for drawing water near surface or from a river.[103] His view has been analysed threadbare by L. Gopal who comes to a conclusion that the *araghaṭṭa ghaṭīyantra,* i.e., a device with a long rope having a chain of pots as in a Persian wheel, was used in drawing water from very deep wells in India from the fifth century.[104] There is no clear evidence to the gear system (i.e., the toothed wheels attached to a horizontal beam turned by an animal) in the water lifting device, but references to the continuous rotation of buckets in the wheels or *arahaṭṭa* mentioned in the contemporary texts as an illustration to bring home the concept of unceasing cycle of birth and death[105] may suggest the use of some sort of gearing mechanism. The *Upamitibhavaprapañcakathā* (AD 906) reveals the use of bullocks in the operation of *araghaṭṭa.*[106] The terms *arahaṭṭiyā-nara* in the *Ākhyānakamaṇikośa* (twelfth century), and *yantravāha* in the *Deśīnāmamālā*[107] indicate that men were also employed to operate it.

Whatever may have been the mechanical nature of *arahaṭṭa,* it was an important means of irrigating fields. The Āhāḍa inscription (AD 1207), which refers to a grant of an *arahaṭṭa* along with the adjoining land by Bhīmadeva II to a brāhmaṇa, reveals that *arahaṭṭa* was employed for raising crops.[108] The *Upamitibhavaprapañcakathā* mentions sluices, channels, fields (*kedāraka*), seeds (*bījam*) and sower (*vāpaka*), and adds that sown seeds irrigated (*siktaṁ)* by the *arahaṭṭa* fructify into crops.[109] It also speaks of reservoirs attached to the well for the purpose of irrigation

[102] For different views on *arahaṭṭa*, see, L. Gopal, *Aspects of History of Agriculture in Ancient India*, pp. 114–68; also B.D. Chattopadhyaya, "Irrigation in Early Medieval Rajasthan", *JESHO*, XVI, 1973, pp. 303–4, fn. 6.

[103] Irfan Habib, Presidential Address, *PIHC*, session XXXI, Varanasi, 1969, pp. 149–55.

[104] L. Gopal, op. cit., pp. 124–31, 165–66.

[105] *Upamiti*, pp. 66, 418, 723. Merutuṅga compares the fickleness of fortune with the movement of buckets on the water-wheel (*ghaṭījalayantra cakre*) which become empty after getting filled with water again and again. *PCT*, p. 35; *PCJ*, p. 24, ll. 5–6.

[106] *Upamiti*, pp. 984–85.

[107] *Ākhyānakamaṇikośa*, p. 146, v. 10; *DN*, VI. 107.

[108] See the transcript in *AIOC*, VII, 1933, p. 647, ll. 23 ff.

[109] *Upamiti*, pp. 985–86.

(*secanāratham*).[110] Incidentally, the passage in the text mentions a landlord (*sarvasīrapatī*), together with his four cultivators (*karṣakāḥ*), the skilled supervisors (*karmakārakāḥ*) and the female labourers (*paricārikāḥ*).[111] It indicates that *arahaṭṭa* was a costly device, not within the means of all the cultivators, only an opulent agriculturist could afford it.

It may be pointed out that the Caulukya kings, who had their base at Aṇahilavāḍa in north Gujarat, made, from the very beginning, an earnest effort to provide better irrigational facilities to their subjects. The reference to the term *vārigṛha-karaṇa* in the *Lekhapaddhati* suggests that they had a full-fledged department of irrigation under them.[112] A large number of tanks, wells and *vāpīs* (stepwells or irrigation-wells) were also constructed during their period. The Śridhara Devapaṭṭana-*praśasti* (AD 1216) reveals that Mūlarāja I (AD 941–996) entrusted some officers with the job of digging wells, tanks and *vāpīs* in his kingdom.[113]

According to Merutuṅga, Durlabharāja (AD 1010–24) excavated a tank called Durlabha tank at Aṇahilavāḍa.[114] Udayamatī, the consort of Bhīma I (AD 1022–66), is also known to have constructed a large reservoir there.[115] Karṇadeva (AD 1066–94) built two big reservoirs, one at the newly founded city of Karṇāvatī (modern Ahmedabad) called Karṇa Sāgara, and the other at Modhera.[116] The stepwell at Dāvaḍ (near Idar) was also probably built during his reign.[117] To Mayaṇallādevī, the mother of Jayasiṁha Siddharāja (AD 1099–1144), the construction of a large number of tanks and *vāpīs* is ascribed. It is believed that tanks at Viramgam and Dholka, and the stepwells at Nadiad and Virpur were built under her patronage.[118] A water pond at Dohad[119], and the stepwells found along the major military and trade route from Aṇahilavāḍa to Somanātha-paṭṭana via Munjpura, Jhinjhuvada, Wadhwan,

[110] Ibid.

[111] Ibid., pp. 984–85.

[112] *LP*, p. 1; *CG*, p. 215.

[113] *EI*, II, p. 440, l. 7.

[114] *PCT*, p. 29; *PCJ*, p. 20.

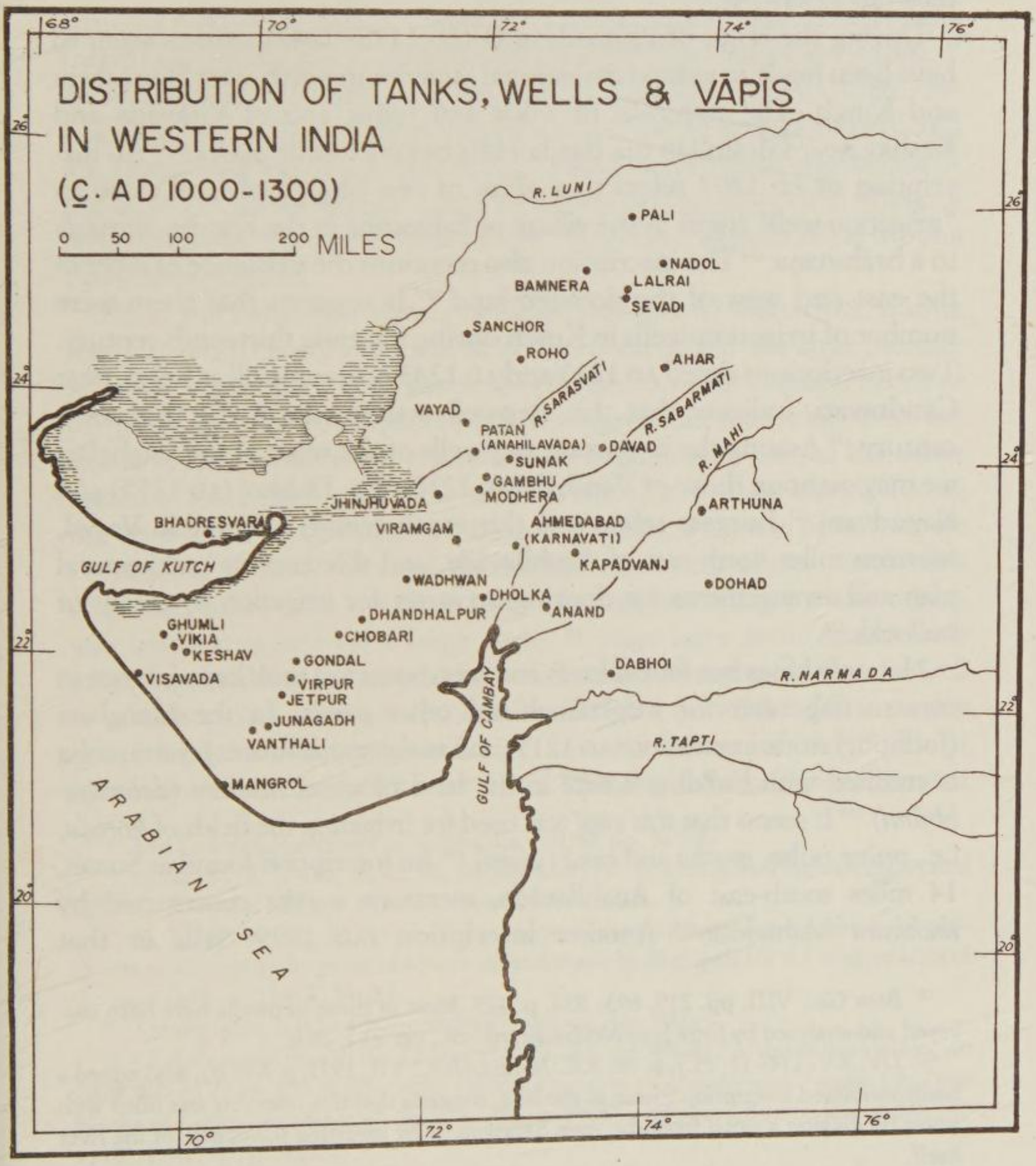
[115] *PCT*, p. 78; *PCJ*, p. 54. Known in the popular legend as Rānī-ki-vāv, it is in ruins today, but its exquisite carvings still excite admiration. *ARAB*, 1934–35, p. 8. See also, Jutta Jain-Neubauer, op. cit., pp. 33–35.

[116] *PCT*, p. 80; *PCJ*, p. 55; *RM*, pp. 79–80. In Modhera the river Rupin was arrested in its course towards the Rann, and "compelled to relinquish its water" into the sea of Karan, *RM*, p. 80. This dam continued to exist until 1814 when heavy downpour broke it down. Ibid., fn. 1.

[117] Jain-Neubauer, op. cit., p. 20.

[118] Ibid., pp. 20–21.

[119] A.S. Altekar, *IA*, LVI, Supplement, p. 24.


68°
70°
72°
74°
76°
26°
24°
22°
20°
DISTRIBUTION OF TANKS, WELLS & VĀPĪS
IN WESTERN INDIA
(C. AD 1000-1300)
0 50 100 200 MILES
R. LUNI
PALI
NADOL
BAMNERA
LALRAI
SEVADI
SANCHOR
ROHO
AHAR
R. SARASVATI
R. SABARMATI
VAYAD
PATAN (ANAHILAVADA)
DAVAD
SUNAK
GAMBHU
MODHERA
R. MAHI
ARTHUNA
JHINJHUVADA
BHADRESVARA
VIRAMGAM
AHMEDABAD (KARNAVATI)
KAPADVANJ
GULF OF KUTCH
WADHWAN
DHOLKA
DOHAD
ANAND
DHANDHALPUR
CHOBARI
GHUMLI
VIKIA
KESHAV
GONDAL
VISAVADA
VIRPUR
JETPUR
JUNAGADH
VANTHALI
DABHOI
R. NARMADA
R. TAPTI
GULF OF CAMBAY
MANGROL
ARABIAN SEA

Dhandhalpura, Chobari, Gondal and Junagadh have been attributed to Siddharāja.[120] He also constructed a large reservoir called Sahasraliṅga lake at his capital.[121] An inscription dated AD 1169 found at the stepwell in Wadhwan reveals that it was constructed during the time of Kumārapāla (AD 1144–74).[122]

During the reign of Bhīmadeva II (AD 1178–1242), efforts seem to have been made to extend irrigational facilities to north-west Saurashtra and Kutch. The stepwells of Vikia and Jetha, and of Visavāḍa and Keshav near Ghumli in the Barda Hills belong to this period.[123] An inscription of AD 1207 refers to a grant of one plough of land close an "irrigation-well" (*vāpī*) in the village of Sahascānā in the Kaccha-*maṇḍala* to a brāhmaṇa.[124] The inscription also mentions the existence of *vāpīs* in the east and west of the donated land.[125] It suggests that there were number of irrigation-wells in Kutch during the early thirteenth century. Two inscriptions dated AD 1213 and AD 1243 on a stepwell at Roho, near Candravati, indicate that this stepwell was in use in the thirteenth century.[126] Among the important stepwells of the reign of the Vāghelās, we may mention those of Vanthali (AD 1230–35), Dabhoi (AD 1255) and Kapadvanj.[127] Burgess refers to a thirteenth century stepwell in Vayad, fourteen miles north-east of Aṇahilavāḍa, and discusses its architectural plan and arrangements for drawing up water for irrigation by means of bullocks.[128]

Not only kings but feudal lords and merchants too took keen interest in constructing *vāpīs* for irrigational and other needs. In the Manglana (Jodhpur) stone inscription (AD 1215), the *mahāmaṇḍaleśvara* Jayatrasiṁha is credited with building a *vāpī* in the land of water scarcity (*daumārabhūmi*).[129] It seems that this *vāpī* was used for irrigating the fields of *koraḍa,* i.e., *mūng* pulse, *moṭha* and *canā* (gram).[130] An inscription found at Sunak, 14 miles south-east of Aṇahilavāḍa, mentions a *vāpī* constructed by *ṭhakkura* Mahādeva.[131] Another inscription (AD 1099) tells us that

[120] *Bom Gaz*, VIII, pp. 219, 693; *RM*, p. 125. Most of these stepwells have been surveyed and analyzed by Jutta Jain-Neubauer, op. cit., pp. 21 f, 28 ff.

[121] *DV*, XV. 114–15; *PCJ*, p. 92. R.C. Modi (*AIOC*, VII, 1933, p. 649 ff), who edited a badly mutilated inscription found at the lake, suggests that this reservoir was filled with water by digging a canal from the river Sarasvati or by diverting the course of the river itself.

[122] Jain-Neubauer, op. cit., pp. 21, 55 f.

[123] Ibid., pp. 21–22.

[124] *IA*, XVIII, p. 110, l. 7.

[125] Ibid., ll.9–10.

[126] *AANG*, p. 101 f.

[127] Jain-Neubauer, op. cit., pp. 22 f.

[128] *AANG*, pp. 112 f.

[129] *IA*, XLI, p. 87, ll. 5–6.

[130] Ibid., p. 87, ll. 7–8; also pp. 85–86.

[131] *EI*, II, p. 316 ff.

Siddharāja donated a piece of land for the maintenance of a *vāpī,* which was constructed by Vilāhala, the son of a *mahāmātya* (minister), at Tākaudhi, near Gambhu, in north Gujarat.[132]

The merchant-minister Vastupāla has been credited with the construction of wells (*kūpa*), stepwells (*vāpīs*), tanks (*taḍāga*), reservoir (*saraḥ*) and watering troughs (*prapā*) at a number of places in Gujarat.[133] According to an inscription of the reign of Bhīmadeva II (AD 1209), one Mahīpāla belonging to the merchant caste of the Prāgvāṭas constructed a stepwell (*vāpī*) and a watering trough (*prapā*) at the village Ghantelānā in the region of Vāmansthalī.[134] An inscription on the stepwell at Mangrol informs us that that it was built in AD 1319 by one Soḍhala of the Moḍha caste of merchants.

Thus, the combined efforts of kings, nobles and merchants, during the post-tenth centuries, resulted in the construction of a large number of tanks, wells and stepwells for the physical and agricultural needs of people in the regions of low rainfall. It is significant that, while there are about seven inscriptional references to irrigation by one or the other means of *kūpa* (well), *vāpī* (stepwell) or *arahaṭṭa* (Persian wheel) during the seventh-tenth centuries in south Rajasthan, we come across, in the succeeding period (eleventh-thirteenth centuries) about twenty-five such references from the same area.[135] It suggests that the whole region was being irrigated on a large scale. It must have facilitated double cropping resulting in increased agricultural production for trade as well as consumption. Inscriptions indicate that not only the fields of barley (*yava*)[136] and millet (*yugaṁdharī*)[137] but also those of rice,[138] wheat (*godhūma*),[139] and pulses[140] were irrigated by artificial methods. Some of

[132] The Ladol copperplates of Siddharāja, *JOI*, II, pp. 367 ff.

[133] Cf. *SS*, XI. ll. 13–14, 26, 29, 32. Rājaśekhara (*PK*, p. 132) gives a highly exaggerated figure of 700 wells and 465 *vāpīs* excavated by Vastupāla.

[134] *IA* XVIII, p. 113, ll. 26–27. The inscription also refers to some of the local merchants as witness to the grant of a piece of land made by Mahīpāla for the maintenance of the *vāpī*. Ibid., p. 114, ll. 54–55.

[135] See the table in B.D. Chattopadhyaya, op. cit., pp. 307–8.

[136] Cf. Lalrai inscription dated AD 1176, *EI*, XI, pp. 49–51; Arthuna inscription, AD 1079, *EI*, XIV, pp. 295 ff. The latter inscription refers to *arahaṭṭe-yava-hāraka*, i.e., "one *hāraka* of barley per *arahaṭṭa*". Ibid., p. 303, v. 78. See also Sevāḍī stone inscription (AD 1110). Ibid., XI, p. 30, l. 2.

[137] Sāṇḍerav inscription, AD 1164, *EI*, XI, pp. 46–47.

[138] Pānāherā (Banswara) inscription, AD 1059, *EI*, XXI, p. 49, vv. 47–52.

[139] Nanana (Jodhpur) inscription, *EI*, XXXIII, pp. 238 ff; Kekind (Jodhpur) inscription, AD 1143, *PRASWC*, 1910–11, p. 35; Vagin (Sirohi) inscription, AD 1302, *PRASWC*, 1916–17, p. 65.

[140] Manglana (Jodhpur) inscription, AD 1215, *IA*, XLI, p. 87, ll. 7–8, also pp. 85–86.

the inscriptions, such as those of Sevāḍī in Bālī district (AD 1119)[141], Manglana in Jodhpur (AD 1215)[142] and Arthuna in Banswara (AD 1079), refer to the cultivation of sesame (*tila*) and sugarcane. Since barley and other varieties of grain in these areas are recorded as having been produced in the fields irrigated by *vāpīs* and *arahaṭṭa*, it is probable that *tila* and sugarcane were also grown here with the help of artificial irrigation.

In short, better agricultural knowledge and improved irrigational facilities in north Gujarat, Saurashtra, Kutch and south Rajasthan led to a greater cultivation of not only cereals but also of such cash crops as oilseeds, sugarcane, hemp, cotton, etc. It enabled local merchants to collect the rural surplus for sale in towns and ports. In the early centuries of the Christian era, India's export consisted mainly of luxury articles, spices, silk and fine muslin. But now in the eleventh-thirteenth centuries, it was extended to buckram (coarse cloth), hemp, sugar, etc. which were "more than luxury articles", and commanded wider markets.[143] The growth of exchange between towns and villages, resulted in general prosperity of the region. In the *Pariśiṣṭaparvan,* Hemacandra refers to the villages resembling cities.[144] He also indicates that the poor towns (*karbaṭas*), isolated towns (*maḍambas*), towns with earthen walls (*kheṭas*), towns approached by land only or water only (*paṭṭana*) and towns accessible by both land and sea (*droṇamukhas*), etc., were gaining prosperity during his time.[145] We have no means to ascertain the extent to which improved agriculture contributed to the growth of industry, or vice-versa, but the references to oil-mills and sugar-presses,[146] and also to the local textile centres in the contemporary sources indicate that the two supplemented each other.

[141] *EI*, XI, pp. 304–13.
[142] *IA*, XLI, pp. 85–88.
[143] See *infra*, pp. 56 ff.
[144] "*grāmaśca pura sannibhāḥ*". *PP*, I. 8.
[145] *TSP*, I, p. 263.
[146] See *infra*, pp. 59, 60–1.

Chapter 3

Internal Trade

Trade, during the eleventh-thirteenth centuries, was not confined within the orbit of a regional market and, as the contemporary inscriptions and literary texts reveal, merchants defying the hardships, risks and dangers of a wandering existence made long-distance travels. The sole aim of these merchants was to earn huge profits by collecting regional products, and selling them in distant places where their demand and rarity made them highly valuable.

INTERREGIONAL CONTACT

The movement of traders from one place to another is attested by inscriptional evidence. The inscription from Āhāḍa (Udaipur), dated AD 953,[1] records an order of the king that the gifts fixed for the worship of the God Viṣṇu should not be refused by the merchants of Karnāṭa, Madhyadeśa, Lāṭa and Ṭakka, or by any other merchant who came there. The Nāḍol stone inscription (AD 1141)[2] refers to the "whole class of *mahājanas*" of Aṇahilapura as witness to an order issued by the king to the people of Dhālop in Nāḍol. It indicates regular commercial contact between the merchants of Aṇahilapura and those of Nāḍol. The numerous references to toll-houses (*śulkamaṇḍapikās*) in the contemporary inscriptions[3] also suggest that merchants carried their goods from one place to another for sale.

Trade over long distance was, in fact, considered a sure means of becoming rich. Hemacandra refers to two merchant friends who, desirous of earning more and more wealth, filled their carts with various kinds of merchandise and "wandered through villages, mines, cities, capital villages etcetera for trade."[4] He also tells us of a rich merchant Dhana who "in order to augment his riches" went from the city of Kṣitipratiṣṭhita to that of Vasantapura.[5] In the *Pariśiṣṭaparvan* we have a

[1] *IA*, LVIII, pp. 161 ff.
[2] *EI*, XI, pp. 37 ff.
[3] *IA*, VI, no. 6, p. 202, l. 9; no. 11, p. 211, l. 3; XI, p. 338, l. 3; XLI, pp. 202 ff; *EI*, I, p. 285, l. 52; *CPSI*, pp. 158 ff, etc.
[4] *TSP*, III, p. 280.
[5] Ibid., I, pp. 7 ff.

reference to a rich man who having lost all his possessions went out to distant lands in order to earn wealth.[6] The same text tells us about a monk who went to Nepal to procure wealth to pay to a courtesan who had infatuated him.[7] There is also a reference to a son of a merchant (*vaṇikasuta*), Devadatta, who went from Mathura in north to a town of the same name (Madura) in south to meet his friend Jayasiṁha, a *vaṇikputra*.[8] The *Prabandhakośa* tells us of a rich man Harihara, who came from Gauḍa (Bengal) to Dhavalakka (Dholka) with a caravan of fifty camels, two hundred horses and five hundred men.[9] Thus, these references indicate that merchants travelled from Bengal to Gujarat and Nepal to Madura in search of wealth.[10] The pilgrimage of the merchant-minister Vastupāla to the holy places of the Jainas is alleged to have been attended by the heads of *saṁgha* (congregation) from Lāṭa, Gauḍa, Vaṅga, Māru, Kaccha, Dāhala and Avantī.[11] It suggests close contacts between the religious and commercial corporations of different and distant regions.

The merchants coming from outside with caravans waited upon the local king with valuable presents and sought permission to do business in his territory. In the *Bṛhatkathākośa,*[12] we generally hear of a merchant approaching the king of another state and offering valuable presents in order to secure his permission to carry mercantile transactions. The *Dvyāśrayakāvya* informs us that the ambassadors, who had come from distant lands to the court of king Mūlarāja I, offered him rich presents and gifts which included chariots from Aṅga, red jewels from sea-shore, gold from Vanavās, celebrated musk from Kashmir, umbrellas of many colours from Kuru land, etc.[13] It seems that these ambassadors were, in fact, traders of different states who offered presents to seek favour and permission of the newly enthroned king to trade in the region of Gujarat.

[6] *PP*, vv. 16–19.
[7] Ibid., VIII, vv. 152–53.
[8] Ibid., VI, vv. 42–44.
[9] *PK*, pp. 58 f.
[10] The *Kuvalayamālākahā* (eighth century) refers to merchants of different regions of north and south meeting together in a conference (*desiya-vaṇika-melīya*) at Sopara in western India. Their discussion reveals that merchants of the period traded in horses, elephants, pearls, shells, ivory, silk, arecanuts etc., and went to such varied and distant places as Kosala, Uttarāpatha, Dwārkā, south India, South-east Asia and China to earn wealth. *KMK* (ed. A.N. Upadhye), pt. 1, pp. 64 ff.
[11] *VV, sarga* X.
[12] LV. 200 ff.
[13] Cf. *RM*, p. 46.

The movement of traders was not affected by the personal or political animosities of kings. The *Dvyāśrayakāvya* tells us that king Kumārapāla was informed by his spies that his adversary Ānā, the Cāhamāna king of Sapādalakṣadeśa, was well informed of the state of Gujarat by "traders who were in the habit of coming to their country. . . ."[14] According to Merutuṅga, Siddharāja once sent one of his officers to the court of the king of the city of Kollāpura (?) in the guise of a merchant.[15]

An incident recorded in the *Kharataragacchagurvāvali*[16] throws a flood of light on the contemporary state of relationship between a local king and the merchants from outside. It tells us that once in VS 1244 (AD 1187), a caravan of pilgrims and traders from Ajmer received the permission of Jagaddeva Pratihāra, the chief minister of the Caulukya king Bhīma II, to pass through the kingdom of Gujarat. When the caravan reached Āsāpallī, the *daṇḍanāyaka* Abhayaḍa, who belonged to the rival sect, entertained the nefarious design of plundering it as it had "many rich people". When Jagaddeva came to know of it, he was extremely angry with Abhayaḍa and warned him that if he tried to molest the *saṁgha,* he would be "sewn in the skin of a donkey" because "it was with great difficulty" that he (Jagaddeva) had been able to form a truce with king Pṛthvirāja of Ajmer. The incident is remarkable as it shows that merchants and travellers enjoyed a sort of state patronage and their molestation in a foreign state could invite intervention and retaliation by the king of their parent country. It also shows that the caravans, which had secured permission, probably after making some payment, to pass through an alien country, enjoyed certain privileges such as safety and protection during the course of their movement. It seems that the "permit" or *hastādeśa*[17] as it was called, was a two-way contract. While it assured protection to the travelling merchants, it also entailed upon them the duty of observing commercial norms and practices of the regions through which they travelled.

The kings were expected to protect the property of merchants visiting their kingdoms. Nārada, for example, lays down that "if a travelling merchant who has come into his country should die there", the king should hand over his goods to his immediate heir or relative, or wait for ten years for him to appear before appropriating his wealth.[18] That this

[14] *DV* (tr.) in *IA*, IV, p. 267.

[15] *PCT*, p. 111.

[16] *KGG*, pp. 43 ff.

[17] In the *Upamiti* (p. 868) there is a reference to a *hastādeśa* secured by a merchant to carry on trade activities in distant places.

[18] *Nārada*, III.16–18.

law continued to be observed all over the country is obvious from the accounts of Ibn Battuta (fourteenth century) who refers to the handing over of the wealth of a deceased Muslim trader in south India to his brother.[19]

In view of the enormous perils of dense forests and hills infested with robbers, predatory tribes and wild animals,[20] the traders and pilgrims always chose to travel in groups or caravans under the leadership of a person who could provide them protection and show the safest route to their destination. The necessity of fellow travellers prevented traders from a free choice of the time of transporting their wares; but this was not so disadvantageous to commerce as might be inferred, because the periodicity of religious festivals[21] and commercial fairs made possible more or less a periodical regularity in the movement of caravans.

A Jaina text classifies caravans into the following categories, (i) those which carried goods by carts and wagons; (ii) those which carried goods by camels, mules and bullocks; (iii) those which carried their own load; (iv) those which included the people who travelled to earn their livelihood; and (v) those which included *karpāṭika* or ascetics.[22] But, broadly speaking, we come across mainly two types of caravans, viz., one of merchants under a *sārthavāha* with a purely mercantile aim to visit various trade centres, and the other of pilgrims under a *saṁghapati* having religious intention of visiting the centres of pilgrimage. Each caravan, however, included people of different types who joined it for the purpose of safety. The caravan carrying goods for the king seems to have been a different one.[23]

Organizationally, there was no difference between commercial and religious caravans. We are told that Dhana, a rich merchant, wishing to go with much merchandise to another city, had a drum beaten and a proclamation made to the people of the whole city that "the merchant Dhana is going to Vasantapura. Whomsoever wishes to go, may go with

[19] *RIB*, p. 186. A commercial charter (AD 592) from western India also mentions certain privileges for a trader from outside. It says that "a merchant come upon a legitimate business from a foreign country is not to be apprehended, merely because he is suspect as a foreigner". Cf. *JESHO*, II, p. 286, no. 16.

[20] For perils of roads, see *infra*, pp. 45–47.

[21] In an agricultural country like India, religious festivals generally synchronised with the harvesting seasons when local products were available for sale and purchase.

[22] *Bṛhatkalpasūtra Bhāṣya*, I. 3066, noted in, J.C. Jain, *Life in Ancient India as depicted in Jaina Canon and Commentaries*, p. 153.

[23] In the *Āvaśyakacūrṇi* (pp. 115 ff), it is noted that a group of monks left behind by a caravan reached the place where carts carrying goods for the king were encamped. See, *ATTR*, p. 167.

him. He will give merchandise to those who do not possess it, conveyance to those who have no conveyances, companions to the friendless and provision to those lacking in provision. He will protect his weak followers from robbers and from attack by animals on the way. . . ."[24] Similar proclamation was made by the *saṁghapati* Vastupāla, who sent letters to the Jaina believers in every town to invite them to join him in his pilgrimage.[25] In fact, at the time when there were no roads, and when traders had to pass through the territories of neighbouring princes bearing all varieties of relation to each other, and when bands of marauders were more numerous than peaceful travellers, whenever a great and rich man undertook a journey, all the intending travellers in the neighbourhood flocked together under the wings of this great man who considered himself responsible for protecting them against the dangers of the way and for meeting their requirements.[26] However, it would not be wrong to suppose that benevolent traders such as Dhana were rare, and generally merchants pooled their own resources to meet the demands of food and protection on the way.

Before their departure, all the members of a caravan assembled at the outskirts of the city[27] and left at an auspicious moment under propitious rites. It was usual in ancient and medieval times for merchants to accompany their goods on the journey but those who were rich left the task to their agents and associates[28] who were entrusted with the transfer of goods to the markets, where the merchants awaited their arrival. These carriers were bound by stringent contracts and were under oath to guard the goods faithfully and to deliver them intact. If, however, the goods were lost or destroyed by the circumstances which the carriers could not prevent, they were not held responsible.[29]

The success of a caravan depended upon the enterprise and organizational skill of its leader. He was supposed to make the best possible arrangements after taking into consideration the needs and requirements of his fellow travellers. Since the first and foremost need of the

[24] *TSP*, I, p. 8. It indicates Dhana's desire to make his group as large as possible.

[25] *SS*, p. 111, vv. 1–6.

[26] A Buddhist text of an earlier period (*Divyāvadāna*, pp. 4 ff) shows that sometimes a great trader also paid taxes on behalf of his accompanying merchants. *ATTR*, p. 145.

[27] Cf. *TM*, p. 117; *TSP*, I, pp. 7 ff. Kumārapāla, with a view to lead a caravan of pilgrims to Śatruñjaya, had encamped outside the wall of Aṇahilavāḍa. *RM*, p. 15.

[28] Hemacandra refers to various types of advisers and assistants to merchants, such as *meḍo* or *vaṇiksahāya, vāḍī, ṇesatthī*, etc. (*DN*, VI. 138; VII. 53; IV. 44).

[29] For similar practice in the contemporary Europe, see E.J. Thompson, *Social and Economic History of the Middle Ages* (300–1300), II, p. 575.

time was protection, he arranged for armed guards. We are told that the caravan of Dhana was surrounded on all sides by "armed guards", and it advanced along the road "as if inside a cage of adamant", keeping the robbers at a distance.[30] Sometimes, smaller caravans stopped at a place till they were able to join bigger caravans to meet the dangers of the highways.

Since the caravans could come across unforeseen calamities as excessive downpour, flood, the stoppage of passage by robbers and wild beasts, political disturbance in states, etc., they carried water and articles of food so that they could camp at a safe place till the peril was over.[31] In Dhana's caravan, there were "huge bodied high shouldered buffaloes" which carried water.[32] A Jaina text tells us that caravans carrying cart-loads of wheat, sesamum, molasses, ghee, etc., were considered favourable because in case of unforeseen calamities food could be made available to the members of the caravan.[33] The caravans also carried small vehicles which could be used by the sick and wounded persons.[34]

The head of a caravan was supposed to possess a good knowledge of roads and routes and the degree of their safety and unsafety, otherwise he could bring great misery[35] to his fellow travellers. Since safety rather than speed was the prime consideration those days, the caravans generally preferred safer, though circuitous routes. They followed the roads which passed through villages and grazing grounds. In the desert, traders and travellers probably followed the nails (*kīlaka)* that were fixed in the earth in order to indicate the direction.[36] While passing through a forest, the caravan leader took help from the leader of a friendly aboriginal tribe who undertook the responsibility of guarding

[30] *TSP*, I, pp. 13, 18. Vastupāla, in order to guard the congregation of pilgrims, is said to have appointed a thousand horsemen, seven hundred riders on red she-camels and four military officers of high ranks. *PCT*, pp. 157–58.

[31] The impassability of road caused by excessive downpour made Dhana's caravan encamp in a forest. *TSP*, I, pp. 14–15.

[32] Ibid., p. 13.

[33] *Bṛhatkalpasūtra Bhāṣya*, I. 3072, 3075 ff, quoted in J.C. Jain, op. cit., pp. 153–54.

[34] Ibid., I. 3071; see also *ATTR*, p. 162. We are told that some heads of caravan realized fare for the use of such vehicles.

[35] In *TSP* (VI, p. 216), there is a reference to five merchants who filled their carts with merchandise and went on a trading trip. They lost their way and reached a waterless forest where they suffered immensely by thirst.

[36] *Sūyapannatti Ṭīkā*, p. 196 quoted in J.C. Jain, op. cit., p. 153. However, we do not know how widely prevalent was this practice during the period under review.

and guiding the traders on payment.[37] The caravans also seem to have carried a labour force to clear the roads.[38]

Thus, the caravans tried to make long-distance trade and travel as safe, convenient and comfortable as possible. Though we have numerous references to attacks on caravans by the aborigins and robbers,[39] the morale of the enterprising merchants could never be dampened and they were ever prepared to risk their life for riches and prosperity.

The caravan merchants formed an association called *deśī*. The term is used in the contemporary literature and inscriptions, and has been interpreted as *śreṇī* or guild of dealers.[40] Since the term is generally recorded in the context of merchants from outside, we tend to suggest that the term *deśī* may be accepted in the sense of a congregation of travelling merchants. The *Kuvalayamālākuhā* mentions a *desiya-vaṇik-melīya* to which the traders coming from outside reported their sale and purchase and exchanged notes on their individual experience.[41] In the *Paumcariyu* the term *desia* or *desiya* is used for a traveller,[42] while *melī,* according to Hemacandra, means a congregation.[43] The term *desiya-vaṇik-melīya* would therefore mean a group or guild of travelling *vaṇiks*. The inscriptional referencesalso indicate the same meaning. The Nāḍlāi inscription (AD 1145) states that the *vaṇajārakas* of Abhinavapalli, Badri and Nāḍlāi assembled together in a *deśī,* and arranged for some income for a temple by means of taxes on their fellow traders.[44] The Harṣa stone inscription (AD 973) refers to a *deśī* of Bhammahas[45] who granted one *viṁśopaka* on every *kūṭaka* of salt for a temple of Śiva near Sikar. It is suggested that these Bhammahas were perhaps identical with the traders called *vaṇajārakas*.[46] A mutilated inscription of a Cedi king (tenth century) also refers to *deśī* in connection with the merchants who

[37] According to V.S. Agrawala, such friendly tribes were known as forest guards or *atavīpālas*. *ATTR*, intro, p. vii. The *Bṛhatkalpasūtra Bhāṣya* (I. 3066) tells us that the state appointed forest keepers (*gualmika*) to protect traders and travellers against robbers, and did not allow anybody to proceed without a valid permission. Ibid., p. 161. However, this facility might have been available only in certain areas, and not all over the vast region which merchants treaded.

[38] V.S. Agrawala in *ATTR*, intro, p. ix.

[39] *TSP*, V, p. 116. See also, *infra*, p. 45.

[40] *EI*, I, p. 189, fn. 39; II, p. 130, fn. 83.

[41] pp. 65–66.

[42] Cf. *PSM*, p. 480.

[43] *DN*, VI. 138.

[44] *EI*, XI, pp. 42–43.

[45] Ibid., II, no. 8, l. 38 (*samasta śrī bhammaha deśyā*).

[46] *RTA*, p. 496.

paid *śulka* or toll to a temple of Viṣṇu.[47] The Pehoa inscription from Karnal (late ninth century) tells us of a *deśī* of horse dealers from north-western India who imposed upon themselves and also upon their customers certain taxes or tithes which were to be distributed among some temples and their priests.[48] Thus, as it seems, the term *deśī* or *desī* is invariably used for the merchants who came from outside, and therefore, it could mean nothing else but the guild of interstate or inter-regional traders. It is also possible that *deśī* is the distorted form of *deśasaṁgha* which, according to Medhātithi, means "a combination formed by persons professing the same faith or path even though inhabiting different countries and belonging to different castes", for instance the confederation of traders (*vaṇijaṁ*) etc.[49]

It may be pointed out that an association or guild of travelling merchants differed from that of craftsmen or local traders in the sense that the former was more of a temporary nature, the bonds of association formed at the beginning of a journey ended with the end of the venture and a new journey required new members and fresh bonds. Generally, every one in a caravan went with his own merchandise and traded on his own account, gaining or losing according to his own commercial acumen and enterprise, though sometimes certain traders might have had entered into a temporary partnership among themselves. But the fact that all the members of the *deśī,* as noted above, agreed to pay a levy as and when required, shows that they acted under a strict code of conduct and discipline.

THE ROAD SYSTEM

A network of highways with their arteries formed the channels through which the main currents of commerce flowed.[50] The accounts of foreign writers such as Alberuni and Al Idrisi refer to road-links between various commercial and political centres of the country and also record the time taken to cover the journey. The contemporary inscriptions

[47] The Karitalai stone inscription. *EI*, II, no. 13, p. 179, ll. 32–33.

[48] *EI*, I, pp. 184 ff.

[49] *Medhā on Manu*, VIII. 219.

[50] V.S. Agrawala (*ATTR*, intro., p. vi) draws our attention to the *Pṛthvī Sūkta* of the *Atharvaveda* where for the first time the importance of the *panthas* or roads is explained. It tells us that roads formed the principal means of transporting goods by bullock-carts, and that the "well guarded and safe routes symbolised the happiness of the earth". The *Kāmandakīyanītisāra* (ed. J.P. Vidyasagar, vv. 78–79), a text of the Gupta period, also considers free flow of commercial traffic as one of the sources of prosperity to the state.

frequently mention village roads and their connections with the highways (*rājamārga*). In the *Deśīnāmamālā*,[51] we come across many terms which are explained as *rathyā,* a carriage-street or a highway, and *laghurathyā,* a small carriage-street or a small lane, but it is difficult to ascertain the technical difference between the two.[52] There are also literary references to the junctions of roads where three or more roads met.[53]

We are, however, not aware whether roads were specifically built for traders. It seems that kings on their expeditions got the route cleared for the advancing armies, and later on merchants came to draw the benefit thereof. It is pointed out that once, in the course of an army march, ten thousand men, carrying axes and prick-axes, cut the trees, shrubs, etc. from their path and levelled the ground.[54] Medhātithi also speaks of an army on march, cutting down trees, bushes, and creepers obstructing their path, and levelling the undulations of ground, preparing fords in rivers and steps in ravines, destroying the wild animals besetting the path, etc.[55]

According to the *Dvyāśrayakāvya,* the king Siddharāja, during his march to Malwa, broke down the tops of many mountains to level the road.[56] This road through the mountains later became the chief means of communication between Gujarat and central India. The same king, on his way to fight the Cūḍāsama chief of Junagadh, built a military road from Wadhwan to Junagadh.[57] It linked the centre of his kingdom with ports on the Saurashtra coast. This road too came to be utilized by the traders later. It is said that when Kumārapāla proceeded on his pilgrimage to Śatruñjaya, he spent a large sum of money under the direction of minister Vāgbhaṭṭa on constructing a new road to the sacred mountain.[58] Again, this road though built for pilgrims must have

[51] *DN*, I. 145; III. 31; IV. 8; VI. 39; VII. 55; VIII. 6.

[52] It may be noted that in England Henry I issued an order (AD 1135) that all highways should be broad enough for two wagons to pass each other. In many German states too there were laws determining the width of both main roads and by-roads. See, J.W. Thompson, op.cit., II, p. 571. We are not aware of any such law in western India, but it is possible that the difference between a carriage street and a small carriage-street was that while the former could be used for two carts, only one cart could pass through the latter.

[53] '*Catuṣpatha*', *LP*, p. 44. *DN* (III. 43) refers to *janghācheau*, a place where many roads meet. See also *TSP*, II, p. 80.

[54] *TSP*, IV, p. 325. In the Rājadharmakāṇḍa, Lakṣmīdhara quotes a verse from the *Mahābhārata* in approval of employing forced labour in the army, which must have been partly used in clearing forests for making way for the soldiers, *KKT,* XI.

[55] *Medhā on Manu,* VII. 185.

[56] *DV* (tr.) in *IA,* IV, p. 266.

[57] Cf. *PCT,* p. 95.

[58] *RM*, pp. 152–53.

benefited the traders too. It seems that the leaders of caravan, like army chiefs, carried a vanguard or a labour force for clearing roads.[59]

Technologically, there seems to have been no improvement in the method of constructing highways which continued to be only fair-weather roads. Their condition depended upon the topography of the region through which they passed. Manu speaks of "the three kinds of roads" which, according to his commentators, Medhātithi, Govindācārya and Kullūka, refer to the roads "through the open country, through marshy ground or such as is cut by watercourses, and through forests."[60] In the absence of a drainage system, rains produced devastating effects on roads. They softened the soil, causing the roads to become impassable, and for months the different centres of population remained isolated from each other. A certain amount of agricultural carting or cattle driving done after the rains had set in, turned the tracts into quagmire. The dry season, following rains, made matters worse by hardening the tracks into ruts and lumps most destructive to vehicles and distressing to their occupants, especially in the region of deeply fissured black soil which covers a large portion of Gujarat.

The physical condition of roads and the problems faced by merchants during their journeys are graphically described by Hemacandra in the story of Dhana.[61] We are told that Dhana's caravan moved forward with multitude of beasts of burden raising "great dust on the roads". Suddenly the weather changed and it started raining. River banks at once gave way, and "all the high and low ground of the earth was made level" by water. As a result of the "impassability of the road from the water, thorn and mud two miles seemed like hundred". Traders advanced very slowly, "sunk into mud up to the knees as if they had put on boots." The carts mired everywhere in the terrible mud on the road. The camels led by ropes by their riders, who had dismounted, slipped at every step and fell on the ground." When Dhana noticed the impassability of road, he stopped and made a camp at that very place in the forest and decided to pass the season in thatched huts. In course of time, provisions of food were exhausted and every one got extremely worried. But soon one morning the sun appeared in the sky. It dried up the mud and made Dhana's caravan proceed. The story reveals that the roads of the period were mere dirt roads, deep with dust in dry season, and full of mud and mire during rains.

[59] In the Nalopākhyāna of the 'Āraṇyaka Parva' of the *Mahābhārata* (chap. 61), we have a reference to a labour force accompanying a caravan for this purpose.

[60] Cf. *Medhā on Manu*, VII. 185.

[61] *TSP*, I, pp. 13–15.

Besides the inconvenience caused by bad roads, the traders were constantly exposed to robbery and pillage. In spite of various precautions such as carrying "multitude of horsemen" or soldiers, joining large caravans, changing routes, etc, which the merchants adopted, there are so many accounts of highway robberies in the literary sources[62] that one might well doubt whether any journey could have been completed without some experience of the kind. In the *Upamitibhavaprapañcakathā,* a merchant discourages his son to make a distant travel and warns him that roads are rough and full of problems of thieves and crooks, and that one should be very clever and smart to make a travel.[63] The insecurity was especially great in the hilly and jungle tracts of central India and Malwa through which lay the main routes of traffic to and from western India. These tracts were the refuge of professional freebooters such as Sabaras, Bhillas, Medas, etc. who at every possible opportunity would set forth from their hiding place and steal away goods even from a large caravan. Merutuṅga tells us that once the Caulukya king Siddharāja, on his way back from Malwa, found the road "blocked in midway by an irresistible force of Bhillas", and the king could come back safely only after the minister Sāntū sent strong reinforcement.[64] It shows that some of the aboriginal tribes were quite powerful and could even stop the king or a large caravan. They not unoften exacted transit duties from travellers passing through their territories.[65]

The highwaymen infesting roads included not only professional robbers but also petty feudal and village chiefs. The sons of killed kings or disgruntled princes also found robbery a highly profitable occupation. According to the *Triṣaṣṭiśalākāpuruṣacarita,* a caravan camped near the bank of a pool was attacked by the village chief in the last watch of the night.[66] Elsewhere the same text tells us that a congregation composed of wealthy laymen, while passing night in a potter's house, was threatened with being looted by all the village people.[67] The *Vastupālacarita* mentions a feudal chief (*maṇḍalika*) named Ghūghula who used to plunder the caravans of merchants going from Gujarat to Malwa and central India.[68] The *Dvyāśrayakāvya* tells us that Grāharipu, the lord

[62] *Upamiti*, pp. 633 ff; *TSP*, VI, p. 298; *PP*, II, vv. 191–92, p. 62; *SK*, pp. 510 ff. *KMK*, (pp. 50 ff) shows that merchants fearing robbers on the way carried their money in form of precious stones rather in cash concealed in a rag.

[63] *Upamiti*, p. 863.

[64] *PCT*, p. 114.

[65] *RTA*, pp. 401–2.

[66] *TSP*, V, p. 411.

[67] Ibid., II, pp. 213–14.

[68] p. 100.

of Saurāṣṭradeśa, who was later defeated by Mūlarāja I, lived at Vāmanasthalī and plundered the people and pilgrims going to Prabhāsa Paṭṭana (Somanātha).[69] Vanarāja, the founder of Aṇhilapura, is known to have been a robber chief[70] who used to plunder the caravans passing through north Gujarat. The career of Lakṣmaṇa, the founder of the Cāhamāna dynasty, reveals that he was also initially a robber whose predatory expeditions extended to the confine of Mewar and Gujarat.[71] In the *Pariśiṣṭaparvan,* there is a reference to a prince Prabhava who, after his younger brother was made the king, went to the hills and became a chief of the robbers.[72] The insecurity of traders was also increased by the presence of wild beasts and animals on roads.[73] Besides, they were stopped with annoying frequency for the payment of state dues in consideration of good roads and protection though they quite often found neither.

However, in spite of the shortcomings of roads, the fear of insecurity, the financial burden and other handicaps, the caravans of merchants, moving with armed guards, risked their life and property, and carried on internal and interregional trade.[74] Though the kings of western India could do little to make technological improvements in the construction of roads, they showed remarkable interest in the maintenance and upkeep of the existing highways and in providing protection and facilities to merchants.

The reference to a *jalapatha-karaṇa* in the *Lekhapaddhati*[75] suggests that the Caulukya kings had a full-fledged department to look after roads and waterways in their kingdom. An inscription of Yaśovarmandeva of Malwa refers to *mārgapati,* i.e., "the guardian of the frontiers or passes."[76] He, probably, collected custom duties[77] and was responsible for maintaining frontier highways. In the *Mānasollāsa,* we come across a term *mārgādhikārin,*[78] which was probably used for the officer-in-charge of highways in the state of the western Cālukyas. It is possible that the Caulukyas of Gujarat too appointed such officers as *mārgapati* and *mārgādhikārin* for the maintenance of roads in their kingdom.

[69] *DV* (tr.), *IA*, IV, pp. 73–74.
[70] *RM*, p. 29.
[71] *ECD*, pp. 121–22.
[72] II. vv. 166–70.
[73] *TSP* (VI, p. 54) refers to a poisonous cobra who infested a road and played havoc with the travellers adopting that route.
[74] The view of L. Gopal (*ELNI*, p. 101) that the volume of trade "seems to have gone down as a result of the insecurity of the highways" is not convincing. The problems of pillage and robbery are as old as trade, and these could never deter the enterprising and daring merchants from carrying on their activities.
[75] *LP*, p. 1.
[76] *EI*, XX, p. 41.
[77] *IEG*, p. 200.
[78] *Mānas*, II, p. 104, v. 1213.

A document (VS 1288/AD 1231) in the *Lekhapaddhati*[79] tells us that a lessee of a village, apart from paying a stipulated rent, was obliged to maintain the road in his area in good repair. It indicates that the Caulukya kings were always alive to the need of keeping roads in good condition for the easy movement of traders and soldiers. The *Śukranīti,* which is supposed to have been written on the basis of ancient sources in Gujarat in the nineteenth century,[80] suggests that "the king should have the roads repaired every year with gravels by men who have been sued against or imprisoned." We cannot ascertain how far Śukra's advice was followed by the kings during early medieval period, but a reference in the *Lekhapaddhati* to *pathakīyaka*[81] i.e., a road tax, probably for the preservation of roads, indicates that some efforts were certainly undertaken for the maintenance and repair of roads, at least in the town area.

For the safety of travellers, the west Indian kings ordered the local residents and the donees of land to assure protection to all merchants and pilgrims passing through their region, and provided them with men or money whenever required. A Nāḍol inscription of Śri Rāyapāladeva contains a solemn promise on the part of the people of Dhālopa (near Nāḍol) to find out whatever is lost or snatched away from *vaṇijjārakas* (merchants), *kārpaṭikas* (pilgrims), etc. on their way.[82] It further informs that "money, weapons, watchmen and so forth" were supplied by the king to local people for tracing the things lost, and so there was no need of assigning the duties of a watchman to anyone amongst them. Similarly, a postscript in the Kadi grant of Tribhuvanapāladeva (AD 1242) adds a proviso that the donees of the villages would be responsible for robberies committed on merchants (*vaṇijjārakas*), travellers (*pathikas*), betel sellers (*tāmbulikas*), etc. within their boundaries.[83] The Abu Vimala Vasahi inscription of Śārṅgadeva (AD 1293) also states that if any article of the pilgrims was stolen while getting up or down the hill, the loss would have to be made good by the *ṭhākurs* of Abu.[84] Thus, by entrusting the local people with the responsibility of protecting traders and travellers, the rulers greatly encouraged and facilitated commercial traffic in western India during the eleventh-thirteenth centuries.

[79] *LP*, p. 9.

[80] For details on the controversy of its date, see L. Gopal, *The Śukranīti; A Nineteenth Century Text.*

[81] *LP*, pp. 54, 124.

[82] *EI*, XI, pp. 37 ff.

[83] *IA*, VI, no. 10, p. 210, ll. 20–22.

[84] *PO*, III, p. 69.

The kings also took keen interest in removing the impediments caused by enemy chiefs in the free flow of traffic. We are told by Hemacandra that the Caulukya king Mūlarāja I, assisted by the kings of Marwar, Kāśīdeśa, Śrīmāla, Abu, etc. defeated Grāharipu, the lord of Saurāṣṭradeśa and his allies which included Lākhā, the lord of Kacchadeśa, and the Mlecchas.[85] Grāharipu, who lived at Vāmansthalī near Junagadh, is recorded to have been a menace to pilgrims and travellers to and from Somanāthapaṭṭan. It, therefore, seems that the battle between Mūlarāja and Grāharipu was more than a political one. It was an attempt on the part of the kings of the hinterland to secure a safe passage for their traders to the rich coastal ports of Saurashtra by removing the obstructions of robbery and pillage by enemy chiefs. The Prachi inscription of the time of the king Kumārapāla reveals that the king sent one Gūmadeva to check Ābhīra depredations in Somanātha, which was commercially and religiously an important region of his kingdom.[86] Similarly, the Dohaḍ inscription of Jayasiṁha Siddharāja (AD 1139) informs us that, apart from a *mahāmaṇḍaleśvara* at Godhra, the lord paramount appointed a *senāpati* or military commander for the district, including in that charge the town of Dadhipadra (Dohaḍ).[87] The importance of this appointment is obvious if it is borne in mind that the main route from Gujarat to Malwa and central India passed through the hilly and risky region of Dohaḍ, and therefore it was essential to have a separate military officer exclusively to look after the needs as well as the protection of traders and travellers. Later, the Vāghelā king, Vīradhavala, is known to have sent a successful expedition under Tejaḥpāla, against the chief Ghūghula who was ruling at Godhra and plundering the merchants, pilgrims and caravans going to and from Gujarat.[88] This success of Tejaḥpāla once again made the routes to Malwa safe and secure for traders. The *Triṣaṣṭiśalākāpuruṣacarita* indicates that kings also appointed soldiers and guards near forests to check undesirable elements.[89] Thus, the Caulukya kings were very much aware of the problems of highways and did their utmost to protect traders to facilitate commercial intercourse in their kingdom.

The merchants also acquired greater security because of the concept of, what we may call, state-patronage. We have already noted that

[85] *DV* (tr.), *IA*, IV, pp. 72 ff.
[86] *PO*, I, no. 4, p. 38; V, p. 123.
[87] *IA*, X, p. 159, l. 6; see also, ibid., pp. 161–62.
[88] *VPC*, p. 100.
[89] *TSP*, V, p. 414. In an earlier Jaina text we are told that the forest guards did not allow anybody to proceed without valid permission. *Bṛhadkalpasūtra Bhāṣya*, I, 3070, quoted in *ATTR*, p. 161.

Jagaddeva, the chief minister of the Caulukya king Bhīmadeva II, warned his commander (*daṇḍanāyaka*) Abhayaḍa against plundering a congregation of rich people from the kingdom of the Cāhamāna king Pṛthvirāja, because he feared that it would spoil the cordial relations and might lead to a war between the states of Gujarat and Sapādalakṣa.[90] Again, we are told that Muhammad Ghori, after his defeat in Gujarat, was advised by his ministers to confiscate the huge property of the value of ten lakh rupees belonging to a rich Hindu merchant of Aṇahilavāḍa, called Wasa Abhira, in Ghazni.[91] The king, however, turned down the advice probably because he was afraid of a reprisal against the Muslim merchants in Gujarat. Thus, it seems that there existed a broad consensus among the rulers to protect interstate and inter-regional traders traversing their kingdom.

Apart from security to the person and wares of travelling merchants, the development of trade and commerce also required facilities for food and shelter along the roads. The literary texts of our period, as those of earlier times, refer to the provision of facilities and comforts for the travellers as an act of merit.[92] Arisiṁha tells us that Vastupāla constructed rest-houses, temples and water reservoirs at various localities such as Aṇahilavāḍa Paṭṭana, Stambhatīrtha (Cambay), Dhavalakka (Dholka), Śatruñjaya, Mount Ujjayanta (Girnar), Darbhāvatī (Dabhoi), Abu, Sthambhana, etc.[93] It may be noted that all these localities were not only pilgrimage centres but also chief centres of trade, and therefore, the facilities provided by the minister Vastupāla must have been availed of by the traders as well. The evidence from the *Prabandhacintāmaṇi* and the *Tilakamañjarī* also suggests that some rulers and ministers exhibited active concern for providing facilities to travellers by constructing watersheds and maintaining charity-houses where food, drink, beds and medicines were made available to the needy.[94] The remains of the water ponds excavated on the main road from Wadhwan to Junagadh have been attributed to Siddharāja.[95] It shows the concern of the Caulukya king for providing travellers with the most essential need of water. The charitable disposition of the Indians towards travellers

[90] *KGG*, pp. 43 f, see also *supra*, p. 37.

[91] *HIED*, II, pp. 200 f.

[92] Cf. *KKT*, Dānakāṇḍa, pp. 257, 261, 263; Hemādri's *Caturvargacintāmaṇi*, Dānakhaṇḍa, pp. 421 ff.

[93] *SS*, pp. 133–36.

[94] *PCJ*, p. 99, l. 29; p. 106, ll. 4–7; *TM*, p. 66.

[95] *Bom Gaz*, VIII, pp. 219, 293; *RM*, p. 125.

is noted by Abu Zaid Hasan[96] who says that one part of their devotion consists in building inns upon the highways for the accommodation of travellers, where they also set up dealers from whom the travellers may purchase what they want. The reference in the *Samayamātṛkā* of Kṣemendra to a woman who kept an inn (*pānthāvasatha-pālikā*)[97] shows that private inns managed for profit were not slow to follow the increase of commercial traffic along the main roads during the period. There also developed small shops where traders and travellers could buy provisions for their journey.[98]

In short, the condition of roads was comparatively little changed for the better. The principal hardships and dangers of the highway were scarcely mitigated, and the means of transport were not much improved. The chief alleviation and improvement, however, came in the form of greater protection to traders from robbery and pillage on the roads, better lodging and boarding facilities, and a sort of consensus among kings to watch the interests of their traders at home and abroad. As a result, the climate in western India became more conducive to a large flow of trade and commerce during the eleventh-thirteenth centuries.

MEANS OF TRANSPORT

The topography of a region and the condition of roads determine the means of transport. The *Yuktikalpataru* of Bhoja Paramāra classifies conveyances under several categories such as four-footed, i.e., animals, two-footed, i.e., men, many-footed, i.e., carts and chariots, footless, i.e., boats.[99] Contemporary inscriptions in western India, while referring to the collection of taxes by the state, tell us that loads were carried by carts, camels, bullocks, and also by men on their heads or shoulders. Since in all the cases the tax was charged without any specification regarding the weight of the load thus carried, it seems that the maximum carrying capacity of each conveyance was of a known standard.

The carts drawn by animals formed the chief means of land transport in the plains of the country. Al Idrisi (twelfth century) tells us that "from Barūj (Broach) to Nehrwāra (Aṇahilavāḍa), it is eight *marhalas* across

[96] E. Renaudot, *Ancient Accounts of India and China by Two Muhammadan Travellers*, pp. 87 ff.

[97] *Samayamātṛkā*, ed. Durga Prasad and K.P. Parab, p. 117.

[98] The mathematical text, *Līlāvatī* (pp. 39 f, no. 97), has a reference to a traveller asking a shopkeeper to supply him with provisions for a certain amount of money.

[99] Cf. *EHNI*, p. 173.

continuous plains without any mountains on them. The journey between these two places is made in carts."[100] He further says; "Neither in Nehrwāra nor in the countries bordering on it is there any means for travellers to perform journeys except by means of carts. They load their belongings on them, and the bullocks draw them and carry them wherever they wish to go. Every bullock-cart has a driver and a guide."[101] The *Lekhapaddhati* refers to different types of carts such as *lāṅgaḍi, chakaḍā* and *pātagaḍā*.[102] The *pātagaḍā* has been translated by the editor of the text as a big bullock-cart drawn by four bullocks".[103] In the Nāḍlāi stone inscription of Rayapāladeva (AD 1145) *gāda* is used in the sense of a cart which carried commodities coming under the class of *kirāṇās*, i.e., substances such as gum, ginger, black pepper etc.[104] The Mangrol inscription shows that carts were used for carrying grain.[105] According to Jaina texts, the caravans carrying commodities by carts and wagons formed a class by itself as they could carry bulky goods and maintain uniformity in speed.[106] The carts had two wheels, and there is no reference to a four-wheeled coach of the European type. It seems that the cart wheels had iron trappings to check wear and tear on rough roads.

The pack animals such as camels, oxen, buffaloes, mules, donkeys, etc., were also widely made use of by merchants to carry their goods from one place to another. In the contemporary inscriptions, there are numerous references to loads carried by animals.[107] In the *Triṣaṣṭiśalākāpuruṣacarita*, we find that the caravan headed by merchant Dhana carried goods on "camels, buffaloes, fine oxen, mules and donkeys".[108] There is also a reference to a caravan leader whose buffaloes, worn out by an excessive burden, fell on the ground and died.[109] The *Mānasollāsa* tells us that buffaloes, camels and bullocks were used for transport during military expeditions.[110]

[100] *Al Idrisi*, p. 58, no. 6. One *marhala* corresponds roughly to forty to fifty miles. Ibid., p. 76.

[101] Ibid., pp. 58–59, no. 7.

[102] *LP*, p. 48.

[103] The later accounts of Tavernier and Fryer (seventeenth century) also show that heavy wagons were drawn by a team of oxen. See, B.K. Sarkar, *Inland Transport and Communication in Medieval India*, p. 51.

[104] *EI*, XI, no. 11, p. 43, l. 4.

[105] *CPSI*, pp. 158 ff.

[106] *Bṛhatkalpasūtra Bhāṣya*, I. 3066, cf. J.C. Jain, op. cit., p. 153.

[107] See, Nāḍlāi stone inscription, *EI*, XI, pp. 36 ff; Pāṇāharā inscription, ibid., XXI, pp. 41 ff; Arthuna inscription, ibid., XIV, no. 21; Mangrol inscription, *CPSI*, pp. 158 ff, etc.

[108] *TSP*, I, p. 12.

[109] Ibid., IV, p. 289.

[110] *Mānas*, I, XX. v. 1069. The *Kumārasaṁbhava* of Kālidāsa (IV. 11) indicates that the animals included in a large caravan were branded so that they might not be lost.

Notwithstanding Al Idrisi's statement noted above that carts were the chief means of conveyance in north Gujarat, it seems that the bad condition of the roads in general made merchants rely more on pack animals. Certain beasts of burden such as camels and oxen, which were noted for their speed and strength, were bred in western India, and were easily available to merchants for transportation. Camels, for example, are bred in many places but, as Abu'l Fazl informs us, "the best are bred in the Suba of Gujarat, near Cachh. . . ."[111] Similarly oxen, which formed another important means of transport, were bred all over the country, but as Abul'l Fazl says, ". . . those of Gujarat are the best. . . . They will travel 80 kos (120 miles) in 24 hours, and surpass even swift horses."[112] Tavernier, a seventeenth-century traveller, also notes that in India "oxen take the place of horses and there are some of them whose paces are as easy as those of our hacks" and that some of the strongest oxen "make journeys lasting 60 days, at 12 or 15 leagues (36–45 miles) a day, and always at the trot"[113] Tavernier also points out that an ox carried a "load weighing 300 to 350 livres. . . ."[114] R.S. Sharma,[115] on the basis of an inscription from Bayana (AD 955),[116] tends to believe that horses came to be introduced as pack animals in western India from the second half of the tenth century. We, however, feel that horse being an item of import, was too costly a conveyance to be used by merchants,[117] especially so when goood breeds of camels and oxen, available in plenty and at comparatively cheaper price, could very well serve the same purpose. Therefore, the reference to a levy in the above-noted inscription

[111] See, *supra*, p. 24. Camel is recorded as one of the swiftest means of conveyance by Merutuṅga (*PCT*, p. 31). Peter Mundy, a traveller of the seventeenth century, tells us that in Rajputana people rode on camels which went "seventy ordinary kos" a day. Cf. B.K. Sarkar, op. cit., p. 57.

[112] *Āīn-i-Akbarī* (tr.), Blochmann, I, p. 157.

[113] *Travels in India* by Jean-Baptiste Tavernier (tr.), V. Ball, I, pp. 35–36, 37.

[114] Ibid., p. 32. One livre is equal to sixteen ounces or slightly more than one pound and one ounce. Ibid., p. 331. Regarding the weight of load carried by beasts of burden, it is pointed out that a fair-sized elephant which carried eight hundred pounds was considered equal to eight small mules or asses, or five bullocks, or three and one-third of a camel. J.L. Kipling, *Beast and Man in India*, p. 293, quoted in ibid., p. 32, fn. 3.

[115] *IF*, pp. 254–55.

[116] *EI*, XXII, no. 20, v. 41.

[117] Wassaf (*HIED*, III, pp. 33–34) tells us that each imported horse costed two hundred twenty dinars of "red gold". Marco Polo too observes that each horse imported from the Persian Gulf was sold at two hundred livres of Persian money which, according to Yule, was equivalent to 193 pounds. *MP*, I, p. 83. However, the locally bred horses must have been much cheaper than the imported ones.

should be taken to mean a tax on the transaction of horses[118] rather than on the load carried by them. It is noteworthy that horse is conspicuous by its absence in the list of animals which, according to the *Mānasollāsa*, were used as means of transport during the course of military expeditions.[119] It, thus, seems that the use of horse as a beast of burden or a drawer of wagon for a long distance was not in vogue, though for a short distance the rich must have been using it since earlier times.

Another easy method of transporting goods was by means of head-load or shoulder-load, noted as *skandhaka* in the Gurjara-Pratihāra records.[120] The term *skandhaka* has been translated by D.C. Sircar as "a cess at a certain rate per shoulder-load".[121] The Nāḍlāi inscription (AD 1138) refers to a term *śeka*[122] in connection with the load carried by bullocks. D.R. Bhandarkar believes that *śeka* is perhaps the same as the Sanskrit *śikya* meaning a kind of loop or swing made of rope and suspended from either end of a pole to carry a load.[123] Probably a similar device was used by small merchants or pedlars to carry their goods from one place to another.[124]

The difficulties and dangers of land transport led to the use of rivers wherever possible. In Punjab, Kashmir, Bengal and Sind they formed the chief arteries of trade, but in western and southern India the principal part of inland trade was carried on by means of carts and pack animals, for rivers are not much navigable except within a few miles of their mouths. Various types of boats and vessels were, however, used in loading and unloading of ships in the harbours. The *Yuktikalpataru* of king Bhoja classifies vessels into two principal categories, viz., special (*viśeṣa*) consisting of sea-going ships, and the ordinary (*sāmānya*) used in normal river traffic and waterways.[125] The ordinary class comprised ten kinds of vessels which differed from one another in length, breadth and height. The Jaina text *Aṅgavijjā* divides boats into four classes: the

[118] A levy on the transaction of horses is recorded in various inscriptions of the period. See, *infra*, p. 66, fn. 248.

[119] *Mānas*, I, XX. 1068.

[120] Rajor grant of Mathanadeva (AD 959), *EI*, III, p. 266, l. 11.

[121] *IEG*, p. 314; see also *HRS*, p. 420. An inscription (*Śaka* 1191) from Deccan informs us that betal-leaves, arecanuts and oil were carried on head and, sometimes,taxes were assessed with head-load as a unit. *South-Indian Inscriptions*, IV, no. 935.

[122] *EI*, XI, p. 37, l. 11.

[123] Ibid., p. 36.

[124] Peter Mundy, a seventeenth-century traveller, notices a similar contrivance in which the *kahāras* carried china and other brittle ware, travelling at the rate of twenty-five to thirty miles a day. Cf. Mundy, *Travels*, II, p. 115.

[125] *YKT*, pp. 224–29.

large sea-going ships, the middle sized boats, the small boats, and the smallest boats.[126] In the *Deśīnāmamālā* we come across such terms as *taṇavarandi* and *tariavvam* for boats, and *beḍo* for a ship.[127]

The boats enabled the west Indian merchants to transport goods from one region of their state to another through the vast coastline of Gujarat which extended from Kutch to Thana. The boats also facilitated their contact with other ports on the Eastern and Western Ghats, and saved them from the perilous land routes of southern India. The *Pṛthvīrāja Rāso* tells us that the Caulukya king Bhīma II possessed a large number of ships (boats) which were engaged in coastal trade with Sind.[128]

Our sources do not indicate the existence of river-bridges in western India. Hemacandra, however, does tell us that a "bridge" was known by four names, viz., *setuḥ, pāliḥ, āliḥ, saṁvaraḥ*,[129] but, as the reference is made in the context of village and village lands, he seems to be referring to dams or dykes rather than bridges put on rivers for general communication. In fact, in this part of the country, people could do even without bridges for, except during the four months of the rainy season, the rivers were hardly in a ferocious state, and could be easily crossed either by a ferry or through wading. In the *Triṣaṣṭiśalākāpuruṣacarita*, we hear of a trader Dhanadeva who came to the village of Vardhamāna with "five hundred carts loaded with merchandise", and with the help of one of his best bulls made his carts cross the river.[130] Wherever required, ferry service was also made use of. An earlier inscription from western India (AD 592) shows that trade goods (*bhāṇḍa*) were carried across the river by boats.[131] The expression *svanaukā bhāṭakā*[132] appearing in a Gāhaḍavāla record of AD 1093 suggests that the state generally had its own boats which could be used by local people after paying the necessary fare.

It seems that, with the development of trade and commerce, providing animals for transport became a fairly lucrative business. In the *Upamitibhavaprapañcākathā*, the list of trades and professions, which were supposed to yield good dividends, makes a prominent reference to

[126] *Aṅgavijjā* (ed. Punyavijayaji), XXXIII, p. 166.
[127] *DN*, V. 7; VI. 95.
[128] Cf. *RM*, p. 161.
[129] *AC*, IV. 31.
[130] *TSP*, VI, p. 45.
[131] *Bhāṇḍa-bhṛta-vahitraśya*, cf. D.D. Kosambi, *JESHO*, II, p. 288, no. 53; see also, D.C. Sircar, *AIOC*, 15th session, pp. 278–79, nos. 53–61. Sircar suggests that animals were also ferried across the rivers after paying the ferry dues.
[132] Candrāvati grant of Candradeva, *EI*, XIV, pp. 193–96.

hiring out of camels and mules for caravan trade.[133] Hemacandra refers to a number of rich merchants including one Ānanda of the city of Vaṇijakagrāma who, apart from having huge sums of money, possessed a large number of carts, boats[134] and herds of cattle which were obviously meant for carrying merchandise. It indicates that big merchants had their own means of transport and conveyance which they must have lent out to smaller merchants on hire.

Merchants also hired labour to carry their merchandise. The earlier legal texts of Yājñavalkya[135] and Nārada specify rules for hiring conveyance and labour for mercantile activities. These rules seem to have continued to hold good in later period too. According to Nārada, when a merchant hires a conveyance or a beast of burden of another for the purpose of transporting merchandise but afterwards does not use it for some reason or the other, he must pay one-fourth part of the promised hire to the owner of the conveyance.[136] When, however, he leaves the conveyance after having completed one-half of the journey he must pay the whole hire money. The commentary of Medhātithi on Manu also refers to similar rules.[137] Regarding hired labour, Nārada states that if a carrier fails to transport the goods entrusted to him, he receives no wages, and if he raises objections at the time of starting, he should be fined twice the stipulated amount. It is also laid down that when the merchandise is damaged by the carrier's fault, he shall have to make good every loss; but if the loss is caused by chance or by the king, he is not to be held responsible.[138]

The wages were probably calculated on the basis of the weight of goods and the distance covered. In the *Gaṇitatilaka,* there is a reference to eight *māṇikas* of rice (*śālī*) carried over to one *yojana* for six *paṇas*.[139] Elsewhere the same text mentions eight *drammas* as wages to cart drivers for carrying cloth (*paṭṭas*) of fixed dimensions over a specified distance.[140] The *Līlāvatī* contains a mathematical problem regarding the calculation of the cart-hire for transporting logs of wood of given dimensions.[141]

In short, merchants, keeping an eye on the topographical hazards, made use of all types of means of conveyance such as men, animals, carts, and boats. The bigger merchants seem to have possessed their

[133] pp. 867–68.
[134] *TSP*, VI, pp. 206 ff.
[135] *Yāj*, II. 197.
[136] *Nārada*, VI. 7–8.
[137] *Medhā on Manu*, VIII. 156.
[138] *Nārada*, VI. 9.
[139] *Gaṇitatilaka*, p. 78.
[140] Ibid., p. 80.
[141] *Līlāvatī* of Bhāskarācārya, p. 35, no. 84.

own carts and beasts of burden which they lent out to their fellow traders either free of charge or on hire.[142] In the present state of our knowledge we cannot ascertain how hard-pressed were the hired workers associated with the traders, but the rules stipulated in the legal texts do suggest a bias in favour of the owners of merchandise.

COMMODITIES

R.S. Sharma, referring to the Pāla and Pratihāra periods (pre-tenth centuries), remarks that the articles handled by merchants during that period "were not of day-to-day use, touching the life of the common people,"[143] and points out that the only essential commodities traded in were salt and oil which were not produced in all the villages in sufficient quantity. But both literary and inscriptional sources pertaining to the tenth and post-tenth centuries reveal that merchants in western India handled a tremendous variety of essential and luxury commodities which included grains, pulses, salt, pottery, oil and ghee, jaggery, textiles, betel-leaves and arecanuts, coconuts, horned and unhorned animals, spices, fragrant substances such as sandal, musk, camphor, *tagara,* aloes, saffron, and ivory, coral, gold, etc.

The *Upamitibhavaprapañcakathā* (AD 906) tells us that merchants, in order to become rich, traded in lac and jaggery, pressed oil, manufactured charcoal, and stored cereals, salt, cotton and wool.[144] An inscription from Bhinmal (AD 1249) refers to two grants of forty *drammas* and fifteen *drammas* each for collecting, among other things, wheat, ghee, *mung* pulse, rice *(cokhā)* for the celebrations at a temple.[145] In the *Kathākośaprakaraṇa* (AD 1051), there is a reference to a merchant who carried on a large-scale sale and purchase of ghee, *guḍa,* cloth and blankets daily.[146] The trade in essential goods reflects surplus agricultural production which, in turn, resulted in closer contact between town and the countryside.

Foodgrains

References to the collection of tolls and taxes on the foodgrains which were carried from one place to another suggest that cereals formed an important item of transaction. The Āhāḍa stone inscription (AD 953) records a levy of one *āḍhaka* (a measure of grain) from each shop [147] The

[142] Cf. *TSP*, I, pp. 7 ff.
[144] *Upamiti*, pp. 867–68.
[146] *KKP*, intro., p. 80.
IF, pp. 133 f.
[145] *EI*, XI, no. 20, pp. 55–57.
[147] *IA*, LVIII, p. 162, vv. 11–13.

Rajor inscription (AD 959) refers to a collection of three *viṁśopakas* on every sack of grain brought for sale in the marketplace.[148] The Arthuna inscription (AD 1079) records that one *bhāraka* was collected on twenty packs of loaded grain, and one handful (*vāpa*) on every bullock-load of barley.[149] In the Mangrol inscription of the time of Kumārapāla (AD 1145),[150] we find that four *kārṣāpaṇas* were charged on every cart-load of grain *(kaṇa)*. The mutilated postscript of the Kadi grant (AD 1230) refers to a tax on loads of grain paid to the *haṭṭakaraṇa*, i.e., the department of local markets.[151] Similarly, the Ānāvāḍa inscription (AD 1291) tells us that some portion from each cart filled with grain was collected for the upkeep of a temple.[152] According to the Cintra-*praśasti* (AD 1286), the Śaiva ascetic Tripurāntaka "assigned in the *parikṣipaṭṭa* six *drammas* for the monthly expenditure" on procuring, among other things, "two *māṇaka* of husked rice and one *māṇaka* of mūng pulse".[153] Merutuṅga informs us that, when the brāhmaṇas of Sihor were going to their new settlement, the king Siddharāja exempted them from tax on the grain they carried with themselves.[154] It shows that grain was a commercial commodity and could be carried from one place to another only after paying a requisite *śulka*.

The literary works too attest the sale and purchase of grains. The *Deśīnāmamālā* refers to the term *kāhallī* in the sense of grains for sale.[155] It also refers to a class of merchants who sold grain.[156] In the *Prabandha-cintāmaṇi,* we hear of a trader who sold only gram.[157] The *Pariśiṣṭa-parvan* refers to grain *(dhānyam)* being brought over a long distance by a group of merchants.[158] From the *Jagaḍucarita,* it seems that its hero

[148] *EI*, III, p. 267, l. 22.

[149] Ibid., XIV, no. 21, p. 303, v. 79. This inscription also refers to a collection of one *vṛṣaviṁśopaka* on each load of cattle-fodder.

[150] *CPSI*, p. 158, ll. 11–12.

[151] *IA*, VI, no. 6, p. 202, plate ii, ll. 10, 12.

[152] Ibid., XLI, pp. 20 ff.

[153] *EI*, I, p. 285, ll. 46–47. The *parīkṣi*, according to Bühler (ibid., p. 277, fn. 24) could have been modern Pārikh or Pārakh, a kind of money-changer. The term *pāri* (*pārikh*) also occurs in the *Lekhapaddhati* (p. 9). Pārikha, according to its editor (ibid., p. 102), formerly used to examine coins.

[154] *PCT*, p. 107. It may be pointed out that an earlier inscription from western India (AD 592) makes a difference between paddy (*dhānya*) for sale and that meant for personal consumption. According to it, paddy which was carried on shoulders, probably for bearer's personal use, was exempted from tax, indicating that paddy meant for sale was charged a frontier duty. *JESHO*, II, p. 289.

[155] *DN*, II. 59.

[156] Ibid., "*ḳaṇ-ādi-vikretā-vaṇik*".

[157] "*caṇaka-vikreya-kāra.*" *PCT*, p. 70.

[158] *PP*, XIII. 180–200.

Jagaḍu was a big grain dealer of Kutch, who, having been forewarned of the impending famine, stored large quantity of grains, and when the calamity appeared, he tried to alleviate the sufferings of the people by distributing food free of cost.[159]

Thus, the foodgrains, the most essential commodity, was an important item of sale and purchase. The merchants probably drew it from the centres of surplus production and disbursed it over the areas of scarcity. A reference in the *Lekhapaddhati* to a fine of one *dramma* on those who allowed the cattle to graze on corn-fields[160] shows that special efforts were made to preserve and protect foodgrains.

Sugar

Indian sugar of various kinds, which served as common man's chief sweetmeat, formed an important commodity of trade. The Arthuna inscription (AD 1079) records a collection of one *dramma* on each pile of sugar, and also one *varṇikā* on each *bhāraka* (load) of candied sugar and jaggery belonging to the local merchants.[161] The postscript of the Kadi grant (AD 1230) tells us that the merchants of Salakhaṇapurī paid taxes on different varieties of sugar such as "*khāṇḍa, gula* and *sākara*".[162] An inscription found at Cambay (AD 1295) informs us that the local merchants paid, among other things, half a *dramma* on a bullock-load of "less valuable articles" such as *guḍa* (treacle) for the upkeep of a temple of Pārśvanātha.[163] The fact that *guḍa* is noted in the inscription as a cheaper commodity than cloth shows that it was available in larger quantity and lay within the reach of an ordinary man. The *Lekhapaddhati* refers to fifteen *sūkaṇḍi bhāra,*[164] which, according to the editor of the text, means bales of sweetmeats.

Numerous references to sugar in the sources of the period indicate a growth in sugarcane plantation. Artificial irrigation with the help of *arahaṭṭa, vāpī,* tanks, etc. and the migration of brāhmaṇas from the sugar-producing regions of Bengal[165] and Uttar Pradesh could have contributed to this growth. Hemacandra refers to a sugarcane garden as

[159] *Jagaḍucarita*, VI, vv. 67–137.

[160] *LP*, p. 16.

[161] *EI*, XIV, p. 303, v. 78.

[162] *IA*, VI, no. 6, p. 202, l. 20.

[163] "*mālati laghu vastutaḥ guḍa*" *CPSI*, p. 229, ll. 41–43.

[164] *LP*, p. 15.

[165] Bengal was noted for its excellent and white sugar, *VDC*, I. 20. *Arrian* (Bk. XV. cvii) too mentions sugar as obtained from Prasii people of upper Bengal. For artificial irrigation in western India, see, *supra*, pp. 27 f.

ucchuraṇaṁ[166] and gives three different terms for sugarcane, viz., *ingalī, aṅgāliaṁ,* and *gaṇḍiri.*[167] He also refers to various terms for sugar presses such as *kuṅḍam* (sugarcane-press made of bamboos), *kolhuao, ikṣunipīḍanā-kāṇḍam, ikṣunipīḍanā-yantram, pīḍam* etc.[168] Whatever may have been their technical features the *Deśīnāmamālā* is perhaps the only text in ancient Indian literature to mention sugar-presses. Hemacandra also notes a term *tuo*[169] and explains it as an *ikṣu-karma-kāra,* indicating that a separate class of hired labourer was engaged in the sugar industry.[170] In short, the sugar industry received a great fillip during the period, and *khāṇḍa, guḍa,* etc. were produced on large scale, making them available even to a common man.

Oil and Ghee

The references to *ghṛta* and *taila* in the inscriptions and literature of the period show that oil and clarified butter, required for cooking and lighting, were carried by merchants from village to town. Hemacandra refers to ghee vendors travelling from one place to another for selling their commodity.[171] He tells us of a merchant of a village who went with a friend to the town of Campā to sell a load of ghee.[172] He also refers to a *rasa*-dealer (*rasa-vāṇija*).[173] *Rasa,* according to Sanskrit dictionaries, includes a wide range of liquids such as honey, milk, ghee, sugarcane juice, wine, etc. A document in the *Lekhapaddhati* tells us that a merchant paid a tax of ten per cent on the carts full of *tila.*[174] It is possible that this *tila* was being carried for oil-presses elsewhere.

The inscriptions refer to donations made out of taxes collected on oil and ghee at the custom-houses (*śulkamaṇḍapikās*) and or in the markets. The Rajor inscription (AD 959) records a levy on *ghaṭaka-kūpaka* of clarified butter and oil.[175] Similarly, the Arthuna inscription refers to a

[166] *DN*, I. 117. In *TSP* (IV, p. 14), Hemacandra mentioned purple sugarcane plantation guarded by singing milkmaids.

[167] *DN*, I. 28, 79; II. 82. It is difficult to ascertain the difference in these qualities of sugarcane. It may, however, be pointed out that the two main grades of sugarcane grown in western India are (*i*) thick, juicy, soft kinds which require copious irrigation, and (*ii*) thin, hard, less juicy kinds which require lighter irrigation. Cf. *CPI*, p. 948.

[168] *DN*, II. 33, 65; IV. 65; VI. 51, 56. [169] Ibid., V. 16.

[170] There is no reference to animals being used for working out the sugar-press, but its possibility cannot be entirely ruled out.

[171] *TSP*, VI, p. 58. [172] Ibid., p. 86.

[173] Ibid., V, p. 42. [174] *LP*, p. 14 (*tilabhṛtavāhana*).

[175] *EI*, III, no. 36, pp. 263 ff, ll. 22–23. *Kūpaka*, according to Sanskrit dictionaries, means leather vessel. It seems that merchants carried oil, ghee, etc. in leather buckets which were not so fragile as the earthen jars.

collection of one *palikā* on every *ghaṭaka* of oil and ghee, and of one *paṇaka* on each *karṣa* of oil.[176] The Kadi grant (AD 1230) also mentions a tax on oil and ghee.[177] The Ānāvāḍa inscription (AD 1291), which records a number of taxes agreed upon by the royal officer and merchants of the town, refers to a levy on every pitcher (*ghaḍā*) of oil and ghee charged from the seller.[178] A stone inscription from Cambay (AD 1295) refers to a self-imposed tax of half a *dramma* paid by merchants on oils etc. (*tailādya*) for a temple of Pārśvanātha.[179] The Cintra-*praśasti* (AD 1286) from Somanātha tells us that Tripurāntaka, the benefactor, assigned six *drammas* in the *parikṣipaṭṭa* for the procurement of, among other things, butter and oil.[180] The Chittor inscription (AD 1278) of Samarasiṁha refers to the collection of oil and ghee at the toll-houses (*maṇḍapikās*) of Chitortalahaṭṭika, Āghaṭa, Khoharā and Sajjanapura.[181]

Regarding the cultivation of *tila* in western India, it may be noted that the *Periplus* mentions sesame as one of the products of Gujarat.[182] Hemacandra also notes *tila* as one of the seventeen agricultural products of the region.[183] In fact, the crop of *tila* is most extensively grown on black or medium black soil, which is retentive of moisture, in alteration with cotton and *jowar*.[184] Since Gujarat abounds in black soil, it is possible that with the general agricultural improvement, the production of *tila* also increased in the region during the post-tenth centuries.[185]

There are some inscriptional references to the donation of oil for a religious purpose from the output of the *ghāṇakas* (oil-mills). The Chittorgarh stone inscription (AD 1150) records the grant of an oil-mill by Kumārapāla to a temple of Śiva for lights.[186] The Nāḍlāi inscription (AD 1132) refers to a gift of two *palikās* out of those "due to the royal

[176] Ibid., XIV, p. 302, v. 71.
[177] *IA*, VI, no. 6, p. 202, l. 11 (*ghṛtatailabhṛta*).
[178] Ibid., XLI, pp. 20 ff.
[179] *CPSI*, p. 229, ll. 41–43.
[180] *EI*, I, p. 285, ll. 46–47.
[181] G.H. Ojha, *History of Udaipur*, I, p. 176.
[182] *Periplus*, p. 39.
[183] *AC*, IV. 233.
[184] Cf. *CPI*, pp. 983, 985.
[185] Panch Mahals, Ahmedabad, Kaira, Baroda, Saurashtra are the chief *tila*-producing areas in western India. Cf. *CPI*, p. 985. Mustard or *sarson*, another edible oil used by Indians, is commonly grown with wheat or barley. Ibid., p. 177. In the absense of evidence, we cannot ascertain whether it was also produced in the barley-producing areas of western India. It was however produced in the Gangetic region from the age of the Buddha.
[186] *EI*, II, p. 424, l. 27.

family from each oil machine".[187] Another inscription (AD 1143) from the same place tells us that *rauta* Rājadeva made a religious benefaction of "two *palikās* from the *palas* of oil due to him from each *ghāṇaka*".[188] The inscriptions, thus, suggest that donations from the oil-mills were made by the kings or nobles out of their personal share. Since merchants are not mentioned as making grant out of the oil-mills, and are generally recorded as making donations out of the sale proceeds of oil, we may infer that oil industry of the period was the monopoly of local kings, who delegated their rights to local manufacturers in return for an excise fee in the form of a share in the produce.[189] We do not have the means to ascertain the progress made in the art of oil pressing during the period, but, in view of different terms used for a sugarcane press such as *kolhuao, pīḍam* etc,[190] the possibility of some technical improvement in oil pressing on similar lines cannot be ruled out.

Textiles

The fine and coarse textiles as well as thread *(paṭṭasūtra)* and *karpāsa* (cotton)[191] formed an important article of trade. There are references to the existence of *dosihaṭṭa* or textile markets in towns.[192] The Arthuna inscription (AD 1079) tells us that one and a half *rūpakas* were collected as a levy on each *koṭikā* of clothing fabric.[193] It also refers to a tax on thread and cotton (*karpāsa*) at the rate of one *rūpaka* on each *bhāraka*.[194] The Kadi grant (AD 1230) records the taxes on yarn (*paṭṭasūtra*) and cloth (*kāpaḍa*) paid by the merchants of Salakhaṇapuri.[195] An inscription from Cambay (AD 1295) refers, among other things, to the payment of one *dramma* on every bullock-load of "webs of cloth".[196] In the *Kathākośaprakaraṇa,* we hear of a merchant who sold and purchased

[187] Ibid., XI, no. 10, p. 35, l. 3.

[188] Ibid., p. 42, l. 3.

[189] An inscription of AD 1028 from Kotah State, Rajasthan, tells us that in order to provide oil for a temple, *ṭhakkura* Devasvāmi assigned to a temple the entire produce of two of the oil-mills owned by one Thāiyaka, the *tailika-rāja*. *EI,* XXIII, p. 140, l. 5. The *tailika-rāja* probably meant the chief of the guild of oilmen.

[190] *Supra*, p. 59.

[191] The *Deśīnāmamālā* uses the term *phalahī* for *karpāsa*. *DN*, VI. 82. *KKP*, intro, p. 87.

[192] Cf. Siyaḍoṇī inscription, *EI*, I, no. 21, pp. 162 ff.

[193] *EI*, XIV, p. 302, v. 72.

[194] The *Arthaśāstra* also suggests a varying degree of *śulka* on cloths, yarn, cotton, silk, etc. *KA*, II. XXII, 6 and 7.

[195] *IA*, VI, no. 6, p. 202, ll. 18–19.

[196] "*vastra-khaṇḍa.*" *CPSI*, p. 229, l. 41.

hundreds of bales of cloth daily.[197] The *Lekhapaddhati* refers to an *aṁśuka karaṇa* which, as A.K. Majumdar suggests, was a department of weaving of fine clothes.[198] It indicates that manufacture as well as the sale and purchase of fine clothes was perhaps controlled by the state.[199]

The main centres of textile industry since the days of Kauṭilya were Bengal, Kāmarūpa, Magadha, Aparānta, Kaliṅga, Kāśī, Vatsa,[200] etc. Among them Bengal was the most important and it continued to hold its eminence in the post-tenth centuries.[201] The Jaina canons tell us that Gauḍa (Bengal) was famous for silken garments, and that the cloth brought from east was sold at a higher price in the country of Lāṭa (south Gujarat).[202] Since an inscription from Arthuna (AD 1079)[203] shows that the Bengal madder was common in its markets, it can be presumed that some quantity of cotton and silken garments was also brought to western India from Bengal during that period.

Cloth was also manufactured in Gujarat from very early times, though, as the *Periplus* informs us, it was "of coarser sorts".[204] Great improvement in the manufacture of textiles was, however, affected in succeeding centuries, especially during the early medieval period when the exploitation of the black soil region seemed to have led to greater production of cotton and buckram. The *Mānasollāsa* (twelfth century) includes Aṇahilavāḍa in the list of important centres of textile industry of the period.[205] The Venetian traveller, Marco Polo (thirteenth century), talking about Gujarat, tells us that it has "a great deal of cotton. Their cotton trees are of very big size growing full six paces high and attaining to an age of 20 years."[206] He also points out that the cotton of young trees up to the age of twelve is good for spinning but that of older ones is inferior and is used "to quilt or stuff beds withal". Inferior quality of

[197] *KKP*, intro., p. 89.

[198] *LP*, p. 1; *CG*, p. 215.

[199] *PPS* (p. 77) points out that a village weaver prepared a large quantity of coarse garments while a (town) weaver produced only a small quantity of precious cloth fit to be worn by the queen.

[200] *KA*, II. 2.

[201] Cf. *HIED*, I, pp. 14, 361; *MP*, II, p. 15; *JRAS*, 1895, pp. 531–32.

[202] Cf. J.C. Jain, op. cit., p. 115.

[203] *EI*, XIV, pp. 295 ff.

[204] *Periplus* (ed. Schoff), p. 39.

[205] *Mānas*, II, p. 88, vv. 1017–20.

[206] *MP*, II, p. 393. According to Cordier (ibid., p. 395) Polo's six paces or thirty feet for the cotton tree is "not a great exaggeration". Rashiduddin (*HIED*, I, p. 67) also tells us that "the strength of soil (in Gujarat) is such that cotton plants grow like willows and plane trees. . ."

cotton, being cheaper, must have catered to the requirements of poor masses while good quality of cotton and buckram was exported to "many quarters" from the regions of Thana and Cambay.[207] The inclusion of *śana* or hemp in the list of seventeen crops by Hemacandra[208] suggests that it was grown in western India during his period.

The growth of textile industry in western India is also reflected in the use of different terms for such specialized workers as tailors, weavers and dyers. Thus, a tailor was known as *sūcika*[209], *veśakāra*[210] and *āsīvao,*[211] a weaver as *kolio*[212] or *tantuvāha*[213]; and the male and female dyers as *uñchao*[214] and *chimpikaya*[215], respectively. The *tantuvāha* is described as one "who weaves the middle part (of cloth) by spreading the threads through the shuttle."[216] The growth of cotton industry may be connected with the cultivation of indigo and the development of dyeing industry in western India. The *Śṛṅgāramañjarīkathā* classifies dyes in four categories, viz., indigo (*nīli*), Indian madder (*mañjiṣṭhā*), saffron (*kusumbha*) and turmeric (*haridrā*), and tells us that indigo colour was the fastest while the turmeric colour could fade away easily.[217] Hemacandra also records indigo as a firm dye.[218] Indigo was known in western India from very early times,[219] but, as the accounts of Marco Polo suggest, its cultivation went up during the post-tenth centuries[220] giving a fillip to export in dyes and dyed goods.

In short, the textile industry of Gujarat produced a large variety of fabrics[221] for the rich as well as the poor. While the rich could afford woven and embroidered silken and cotton clothes such as *kṣauma, dukūla, kārpāsika,* etc., the poor had to remain satisfied with the garments made of inferior cotton, buckram and hemp.[222]

[207] Cf. *MP*, II, pp. 395, 398.
[208] *AC*, IV. 233.
[209] *PCJ*, p. 32.
[210] Ibid., p. 73.
[211] *DN*, I. 69.
[212] Ibid., II. 65.
[213] *SMK*, p. 43.
[214] *DN*, I. 98.
[215] *PCJ*, p. 56. *Chimpikaya* could be the local word for Hindi *chāpākāra*, which means a printer.
[216] *SMK*, p. 43; see also *YTC*, I, p. 66. It seems that *tantuvāha* was superior to those weavers who weaved with hands only. There is, however, no reference to the spinning wheel in the contemporary sources.
[217] *SMK*, pp. 26, 28, 30, 35.
[218] *TSP*, II, p. 226; III, pp. 30, 156, 167.
[219] According to the *Periplus* (ed. Schoff, p. 38), it was cultivated in Barbaricum (Sind).
[220] Marco Polo (II, pp. 393, 398) states that there was "an abundance of indigo" in Gujarat.
[221] *DN* (I. 24; II. 33, 59) refers to *anarāho* (a coloured cloth put on the head), *kimihar-vasaṇaṁ* (a silken cloth), *kasiam* (a fine cloth), etc.
[222] In Kashmir, poor people used *bhanga* or hemp made garments. *RT*, VII. p. 300.

Salt

Salt has always been an essential requirement of human beings, and was, therefore, an important article of trade. The Sīyaḍoṇī inscription (tenth century) refers to *nemika-vaṇikas* who were very rich.[223] The Arthuna inscription (AD 1079) which records various taxes assigned as endowments to a temple of Mahādeva tells us that one *māṇaka* was collected on each bullock-load (*mūṭaka*) of salt.[224] The Mangrol inscription of the time of Kumārapāla (AD 1145) refers to salt-pans and the collection of taxes on them.[225] Contemporary inscriptions in the kingdoms of the Candellas, the Gāhaḍavālas and the Kalacuris of Tripurī also refer to the grant of salt pits to the donees,[226] though it is doubtful whether any large-scale manufacture of salt was carried on in these areas. In Rajasthan, salt was an important source of revenue to the state of the Cāhamānas, and was produced at Sambhar and other places.[227] In Gujarat, the low rainfall and high wind velocity prevailing in the region along the coast of Saurashtra provided "exceptionally favourable conditions" for salt production.[228] The inscriptions refer to the grant of the right to extract salt to donees, and indicate that salt production was perhaps a state monopoly,[229] and the kings delegated their right to local traders and manufacturers in return for a licence fee.

Pottery

Pottery or clay vessels, an article of day-to-day use, was also an important commodity of commercial transaction. It was used by common men as cooking utensils or as pitchers for keeping water, milk and other liquids. The deposits of several varieties of clay, which exist in Sabarkantha and Mehsana districts of north Gujarat, Saurashtra and Kutch,[230] might have been used for making superior kind of pottery.

Hemacandra refers to an old tradition regarding a rich potter, Śabdālaputra, who owned five hundred potter shops.[231] The *Rāsamālā* points out that once during the reign of Siddharāja one hundred potters came to Junagadh from Paṭṭan to sell earthen vessels.[232] An earlier inscription of AD 592 from western India refers to a custom duty on boats full of

[223] *EI*, I, no. 21. pp. 162 ff.
[224] Ibid., XIV, p. 302, v. 71.
[225] *CPSI*, pp. 158 ff.
[226] *IA*, XVI, p. 205, ll. 12–13; *EI*, X, p. 99, l. 26; XXI, p. 96.
[227] *ECD*, p. 298.
[228] *Techno-Economic Survey of Gujarat*, p. 92.
[229] See *infra*, p. 177.
[230] *Techno-Economic Survey of Gujarat*, pp. 98 f.
[231] *TSP*, VI, p. 211.
[232] *RM*, p. 125.

pots and vessels.[233] The vessels made of brass were also used as household utensils,[234] but clay utensils, on account of their cheapness, must have been more widely popular among the common people. Besides, the clay jars were in demand among merchants who, as it appears from various inscriptions,[235] carried ghee and oil in *ghaṭakas* or *ghaḍās* for sale.

In the list of non-essential or prestige goods involved in commercial transaction, we may include spices and aromatics, horses, hides, diamonds and also betel-leaves and arecanuts. Most of these goods were not locally produced, and, as they were brought from distant places for local consumption or for re-export,[236] they were too costly to be consumed by common man.

Among all the available sources, the postscript of a grant from Kadi (AD 1231) is most prolific in details on the sale and purchase of these articles. It tells us that merchants of Salakhaṇapurī traded in and paid market taxes on not only grain, sugar, cottonthread, etc., but also on coral, sandalwood, camphor (*karpūra*), musk (*kastūrī*), saffron (*kumkuma*), aloe-wood (*aguru*), *mālapatra, jāiphala*, black pepper (*marica*), *haraḍa, behaḍa*, and asafoetida. They also traded in dyes such as madder, in metals such as tin (*trapuka*), bell-metal (*kāṣyaloha*) *vathaloha* (a kind of metal ?), and in fruits such as coconut (*nālikera*), dates (*khajjūra*), dry dates (*khārika*, i.e., *chuhārā* in Hindi), etc.[237] Transactions in some of the above-noted goods are also noted in others inscriptions of the period such as the Arthuna inscription (AD 1079),[238] Nāḍlāi stone inscription (AD 1155),[239] Cintra-

[233] *JESHO*, II, 1959, no. 53, pp. 288–89; also *EI*, XXX, pp. 163–81 (*bhāṇḍa bhṛta vahitra*). It may be noted that Kauṭilya (*KA*, II, XXII. 7) includes earthen vessels in the list of "saleable goods" on which a *śulka* was charged by the king. *Nārada* (I. 61–65), forbidding the sale of earthen pots by brāhmaṇas, also indicates sale and purchase of pottery.

[234] The Arthuna inscription (AD 1079) refers to a monthly tax of one *dramma* on the shop of braziers. *EI*, XIV, p. 302, v. 74.

[235] Cf. *IA*, XLI, pp. 20 ff., *EI*, XIV, pp. 302 ff.

[236] The sixth-century account of cosmos (*Christian Topography of Cosmos*, tr. J.W. McCrindle, pp. 359, 365–66) tells us that pepper, sandalwood, and coral came from south India; musk and saffron from the Himalayan region; elephants from Kalinga, Aṅga and Assam; and horses from north-western India. See also *KMK*, pt. I, pp. 64 ff.

[237] *IA*, VI, no. 6, p. 202, pl. 2, ll. 8–24.

[138] *EI*, XIV, no. 21, pp. 302–3, vv. 71 ff. It refers to a levy on Bengal madder and coconuts. It shows that madder was probably brought from Bengal. Whether coconuts also came from Bengal we do not know, though, as R.S. Sharma points out (*IF*, p. 251), the period witnessed considerable increase in the production of coconut in Bengal.

[139] *EI*, XI, no. 11. It refers to a tax on carts filled with *kirāḍuā* (p. 43, l. 3), which, according to D.R. Bhandarkar (ibid., p. 42), may denote substances such as gum, dry ginger, black pepper, coriander, etc.

praśasti (AD 1286),[240] Ānāvāḍa inscription (AD 1291),[241] the Cambay stone inscription (AD 1295),[242] the Bhinmal stone inscription (AD 1249),[243] etc. The *Dvyāśrayakāvya* informs us that Mūlarāja I was presented with the celebrated musk of Kashmir by the ambassador of that country.[244] Both Bilhaṇa and Dāmodara Gupta testify that saffron was cultivated in Kashmir.[245] Of the two important dyes, indigo was cultivated in Gujarat itself, but madder seems to have been imported from outside, probably from Bengal,[246] as noticed in the Arthuna inscription. In the *Prabandha-cintāmani* we hear of a merchant who invested his newly acquired capital in the bags of madder brought from outside.[247]

Animals

Our sources reveal that horned and unhorned animals formed an important item of trade. There are various references to donations from the taxes levied on the sale and purchase of horses.[248] Since horses were imported from north-western India and the middle east, they were very costly,[249] and could be afforded only by the kings or nobles who generally used them in army. The opportunity offered by the horse fairs was availed of by the local breeders to transact business in cattle.[250] The Āhāḍa inscription, which refers to donations for the maintenance of a Varāha temple, records a levy of two *rūpakas* on the sale of a horse, one *dramma* on an elephant, and one-fortieth of a *dramma* on a horned animal.[251] A higher rate of tax on the sale of a horse, as recorded in the inscription, may indicate that horse was an item of great profit to the sellers.

[240] *EI*, I, pp. 271 ff, vv. 49, 54, 68. It refers to procurement of sandalwood, fragrant gum (*guggula*) and coconuts.

[241] *IA*, XLI, pp. 20 ff. It refers to dealers in madder and *hiṅgudī* (asafoetida).

[242] *CPSI*, p. 229, ll. 41–43. It refers, among other things, to dyes for hides, and other chemicals.

[243] *EI*, XI, no. 20, pp. 55–57.

[244] *RM*, p. 46.

[245] *VDC*, p. 289, v. 72; *KTM*, v. 698.

[246] Madder plant was available throughout the hilly tracts of India, "from the North-West Himalaya eastward and southward to Ceylon", but that found in upper Assam, Manipur and Naga hills was well known as a brilliant red dye. *CPI*, pp. 926–27.

[247] *PCJ*, p. 70, ll. 2 ff.

[248] The Pehoa inscription (ninth century), *EI*, I, pp. 184 ff; the Harṣa stone inscription, *EI*, II, pp. 116 ff; the Bayana stone inscription (AD 955), *EI*, XXII, pp. 120 ft; the Bāli stone inscription (AD 1147), *EI*, XI, pp. 32 ff., etc.

[249] For the cost of the imported horses, see, *infra*, p. 96.

[250] A tax on the cattle breeders (*infra*, p. 182) suggests that cattle was an item of trade.

[251] *IA*, LVIII, p. 161 ff, vv. 11–13. The Bilhari stone inscription of the tenth century (*EI*, I, p. 262, l. 31) refers to a fixed sum of money to be collected on the transaction of each horse, elephant, etc.

Betel-leaves and Arecanuts

There was also considerable trade in betel-leaves and nuts which were most probably brought from Malabar and Bengal where they were widely produced.[252] The Mangrol inscription (AD 1145)[253] refers to a levy on the camel-loads, cart-loads, and bundles of betel-leaves coming to the port of Mangrol (Saurashtra coast) probably from southern India. The reference in the inscription to a collection of hundred leaves on every bundle in the betel-leaf shed shows that there were separate go-downs for it. It also refers to the shops of betel-leaf sellers in the region.

Since betel-leaves were carried over a long distance and required a special care to preserve their freshness, these must have been too costly to be used by the poor regularly.[254] It may be pointed out that the cultivation of betel-leaves requires a type of soil which can retain a fairly uniform degree of moisture and that it thrives best in low ground where it can have supply of water from a reservoir.[255] We do not know how far the Caulukya kings utilized artificial irrigation to exploit the black soil of Gujarat for betel-leaf production, but the possibility of some growth in the amount of its cultivation during the period cannot be ruled out. Any way, betel trade was very profitable, and it made betel-sellers (*tāmbulikas*) an important section of society.[256] The reference to an officer called *parṇādhikāriṇa* in the *Mānasollāsa*[257] indicates the importance of betel-leaves and its trade in western India.

Leather Goods

The developed state of leather industry as reflected in the contemporary foreign and indigenous sources suggest a considerable amount of internal and external trade in leather goods. Marco Polo states that the people of Gujarat made beautiful mats in blue and red leather, and dressed a "great number of skins" of oxen, goats, buffaloes,

[252] The *Mānas* (II, v. 964) recommends that a king should use the excellent arecanuts obtained from Vanavāsi (south India). R.S. Sharma (*IF*, p. 251) points out that there was an increased cultivation of arecanuts in Bengal during the post-tenth centuries. As for the betel-leaves, they are today grown in many parts of the country, but its cultivation is most widely distributed in Bengal, Mysore and Madras. *CPI*, pp. 892–95.

[253] *CPSI*, pp. 159 f.

[254] Hemacandra's statement (*DV* (tr.), *IA*, IV, p. 75) that on a particular day even 'poor people must have *pān*' implies that poor could not afford it daily.

[255] *CPI*, pp. 891, 895.

[256] We are told that a betel-leaves seller, Padmarāja, had held the Kashmir king Ananta (AD 1028–63) in debt. *RT*, VII. 190–95; also ibid., intro., p. 190. The betel-leaves and nuts were also used in a large number of religious ceremonies.

[257] *Mānas*, II, pp. 104–5.

etc., which were exported by ships to the Arabian world.[258] Of course, some of these must have been used for internal trade too. Apart from mats, tanned leather was used in making shoes. Hemacandra[259] gives us different terms, such as *kuṭṭao* and *veḍḍhaio*, for shoemakers or curriers. His remark that the smeared feet of traders, who moved on the muddy roads during the rains, looked "as if they had put on boots"[260] also suggests the use of different types of shoes, big and small, during his period. The tanned leather was also used in making leather bags for carrying water, oil and ghee. The bags for water were called *cirikkā*, which has been explained by Hemacandra as "*carma-maya-jala-bhāṇḍam*", and the bags for oils and ghee were known as *tuppo*, explained by Hemacandra as *kuṭupa*.[261]

In short, the leather goods formed an important product of Gujarat during the post-tenth centuries.[262] The non-slaughter edicts issued during the time of Kumārapāla[263] indirectly show that there was a large amount of killing of animals to feed the local leather industry. It must have moved the Jainas who prevailed upon the local authorities to issue edicts imposing fine on the killers of animals. But, as the existing epigraphical data shows, these orders were in force in some chosen localities only, and, therefore, it is doubtful whether they had any adverse effect on the leather industry of Gujarat as such. An exorbitant fine of twenty-five *drammas* for the theft of hide (*carmacaurikāyām*)[264] noted in the *Lekhapaddhati* shows that leather was a valuable article, and was in considerable demand during the period. A reference in the Cambay

[258] Cf. *MP*, II, pp. 393–94, 395, 398.

[259] *DN*, II. 37; VII. 44.

[260] *TSP*, I, pp. 7 ff.

[261] *DN*, III. 21, 22. Contemporary inscriptions refer to *ghaṭaka-kūpaka* as a measure for the collection of state levy; *ghaṭaka* was probably a earthen vessel, and *kūpaka* a leather bucket.

[262] Leather goods were produced in other regions too, for the *Rājataraṅgiṇī* (quoted in *EHNI*, p. 247) refers to leather-workers of Kashmir, and Lakṣmīdhara (quoted in *SEHNI*, p. 204) speaks of associations of leather-workers. But, because of export potentialities, the leather industry seems to have come to be localized in Gujarat.

[263] For the inscriptions of his feudatories, which forbid the slaughter of animals on certain days and impose a fine on those who violate this rule, see, *CPSI*, pp. 172, 205; also *EI*, XI, p. 44. Hemacandra (*DV*, XX. 27–37) tells us that in the reign of Kumārapāla the butchers received, as compensation for the loss of their trade, enough grains to last them for three years. However, none of Kumārapāla's inscriptions discovered so far refers to a ban on slaughter. If at all he proclaimed universal non-slaughter in his realm, it must have been for a certain days of the month, having no adverse effect on the hide trade for which Gujarat was so well known during the days of Marco Polo.

[264] *LP*, p. 16.

inscription (AD 1295) to the collection of dues on the *carmaraṅgādyaya rasa*[265] suggests that the growth of local leather industry led to increased trade in dyes and chemicals used in processing leather goods.

Metal and Metal Goods

Among all the metals, iron has the greatest functional utility and was used in making swords, arrows, spears, industrial tools,[266] agricultural implements[267] such as ploughs and hoes, and household articles, viz., needles, razors, knives, etc. The minute classification of iron into pig, cast and wrought iron, and their further subdivisions noted in *Rasendra-sārasaṁgraha*, which quotes a passage from Bhoja's *Yuktikalpataru*, and in the *Rasaratnasamuccaya* (thirteenth century)[268] reveal that metallurgy and the iron and steel industry had reached a high stage of development. The art of purifying iron was also well known.[269] Al Idrisi tells us that "Indians are very good at making various compounds of mixture of substances with the help of which they melt the malleable iron; it then turns into Indian iron, and is called after India. . . ." He adds that "no iron is comparable to the Indian one in sharpness. This is a well known fact, and no one can deny its superiority."[270]

The swords formed the chief iron product and, during the feudal era, were in great demand inside and outside the country. Al Idrisi points out that India had a number of workshops "where swords are manufactured", and adds that Indian "craftsmen make excellent ones surpassing those made by other people."[271] Utbi and Nizami also speak high of the lustre and striking power of Indian swords.[272] Al Masudi (AD 915) speaks of Barus (Broach) as being famous for its lances and shafts called *barusi*.[273]

The *Yuktikalpataru* of Bhoja informs us that Saurashtra was one of the reputed centres of sword-manufacture.[274] In the *Śārṅgadhara-paddhati*,[275] Sūrpāraka (Sopara) is noted for its "strong" and good

[265] *CPSI*, p. 229.

[266] Fine tools used for carving and chiselling marble at Abu were probably manufactured locally.

[267] Hemacandra tells us of iron-shod ploughs. *DV*, XIX. 37.

[268] *Rasaratnasamuccaya*, pp. 43–44.

[269] For detail see, P.C. Ray, *History of Hindu Chemistry from the Earliest Times to the Middle of the 16th Century*, pp. 59–60.

[270] *Al-Idrisi*, p. 23, no. 3.

[271] Ibid.

[272] *HIED*, II, pp. 33, 227.

[273] *Bom Gaz*, I, pt. 1, p. 513.

[274] *YKT*, p. 170, vv. 24–29.

[275] P. Peterson (ed.), *Bombay Sanskrit Series*, no. XXXVII, vv. 4672–79. Śārṅgadhara is known to have flourished in the thirteenth-fourteenth centuries.

swords. It is quite possible that swords from these regions of western India were carried to distant places, inside and outside the country, for sale. In the contemporary texts we come across various terms for iron-smiths, such as *lauhakāra*[276], *ekkaro* and *phuo*.[277] It is difficult to ascertain the difference in the technical and professional skill of these smiths, but it seems certain that the smiths engaged in making swords and arrows were different from those who produced tools for the local artisans and agriculturists.

The import of precious and semiprecious metals from outside[278] must have supplemented the local supply of silver, copper, lead, and zinc from the Jawar hills in Udaipur.[279] The Kadi grant (AD 1230) indicates that the merchants of the period traded in tin (*trapuka*), bell-metal (*kāsyaloha*), and *vathaloha* (?),[280] and provided the local industry with the necessary raw material for finished goods. The sources reveal that goldsmiths (*sonī*) and braziers (*kaṁsāra*) formed a rich and influential sections of the society. In the Ānāvāḍa inscription (AD 1291) they are included in the list of *mahājanas* with whom the local officer conferred regarding a fresh levy on the buyers and sellers of the town.[281] The *Prabandhacintāmaṇi* shows that some *kāṁsyakāras* employed labourers on daily wages in their workshops.[282] The Jalor stone inscription of Sāmantasiṁhadeva (AD 1296) refers to a certain *sonī*, Narapati, who donated the rent accruing from a warehouse (*niśranikṣepahaṭṭa*), to a temple of Pārśvanātha.[283]

In short, the merchants of western India during the eleventh-thirteenth centuries handled a variety of essential and non-essential goods. The costly goods such as silk, spices, horses etc. generally found favour with the rich, and formed the principal articles of long-distance trade, while foodgrains, sugar, oil, pottery etc. catered to the needs of common people, and were a part of local trade.

[276] *PCT*, p. 123.

[277] *DN*, I. 144; VI. 85.

[278] Marco Polo (*MP*, II, pp. 395, 398) tells us that ships loaded with gold, silver and copper used to come to the ports of Thana and Cambay from outside.

[279] Cf. *AAR*, I, pp. 14, 17, 168–69, 321, 585. Today, Rajasthan accounts for the country's entire output of lead and zinc concentrates, ninety-two per cent of silver ore, and a large quantity of copper.

[280] *IA*, VI, no. 6, p. 202, ll. 17, 21.

[281] Ibid., XLI, pp. 20 ff.

[282] *PCT*, p. 104; *PCJ*, 69.

[283] *EI*, XI, no. 23, p. 62.

Chapter 4

Foreign Trade

The foreign trade of western India has to be seen as a link in the long chain of maritime activity from the Persian Gulf to the South China Sea. Though the trade along this route involved the people of different nations, either as exporters or re-exporters, the evidence tends to suggest that, during the post-tenth centuries, the Arabs occupied a prime place in maritime trade in the East.[1] It is, therefore, not surprising that Arab accounts form the chief source of our information on the contemporary mercantile activities. The information gleaned from the Arabic sources is supplemented by that available from the Chinese documents. In fact, in the later T'ang period (eighth-ninth centuries), Chinese overseas trade increased enormously, though it was chiefly through the mediation of Arab merchants who, since the palmy days of the Abbasid Caliphate, had begun to turn their energies to the exploitation of eastern markets. In the process, the Chinese collected information about foreign countries with which they had commercial relations. Chau Ju-Kua's work *Chu-fan-chih,* i.e., "Record of foreign countries" (AD 1225) is a mine of information on Oriental trade. He seems to have owed his information largely to the Arab traders with whom he came into contact during the course of his tenure as the Superintendent of a port in China.

The Indian sources on long-distance trade are comparatively negligible. No doubt, there are some references in the story-books to the Indians engaged in trade with the Middle East and the South-east Asia,[2] but most of these stories appear to have been based on the ancient text of *Bṛhatkathā* of Guṇāḍhya. They lack originality and are deficient in commercial data. The anomaly that India's trade with the outside world

[1] V.A. Velgus, summing up the general pattern of domination of individual counties in merchant navigation in the waters of the South China Sea, points out that Indian and Ceylonese ships were supreme in the fifth-sixth centuries, K'un-lun ships, i.e., the ships of Chams, Khmers and Sumatrans, in the seventh century, Persian ships in the eighth century, and Arab ships in the ninth-tenth centuries. Cf. V.A. Velgus, "Some Problems of the History of Navigation in the Indian and Pacific Oceans", *The Countries and Peoples of the East,* ed. D.A. Olderogge *et al.,* tr. from French by I.A. Gavrilov *et al.,* Moscow, 1974, p. 69; see also Wang Gungwu, "The Nanhai Trade, A Study of the Early History of Chinese Trade in South China Sea", *JMBRAS,* XXXI, 1958, pp. 2 ff

[2] See *infra,* pp. 81 f.

is described with greater accuracy and in more details in the Arab and Chinese sources than in the Indian sources may probably be best explained as reflecting the secondary role of Indians *vis-à-vis* the Arabs and the Chinese in foreign trade. In earlier periods, the chief source of Indians' prosperity lay in their near monopoly in fetching silk from China and spices from South-east Asia, which they re-exported to the West at a huge margin of profit. But now more active and direct participation of the Arabs and the Chinese tended to limit their share in international commerce, and they (Indians) were constrained to confine their activities more or less to coastal trade, though there are sporadic references to Indian traders making long-distance travels. It is significant that Chau K'u-fei (AD 1175), in his list of countries engaged in foreign trade, enumerates in order Arabia (Ta-shī), Java (Shop'o), and Palembang (San-to-t'si) but does not mention India.[3]

ARAB SETTLEMENTS IN WESTERN INDIA

The sources belonging to the post-tenth centuries reveal that the whole coast of western India was studded with the settlements of Arab traders and shippers.[4] Initially, these were semi-permanent settlements where traders from distant regions stayed either to wait for winds to change or to collect cargoes. But with the increase in maritime activity along the sea route, the original Muslim community grew swiftly, and came to include a number of local people either through conversion,[5] or intermarriages.[6] The inclusion of natives in the ranks of Muslim traders

[3] *CJK*, p. 23. According to Moti Chandra, the reason for the lack of mention about Indian shipping by the Arabs and Chinese may be that perhaps they "regarded the shipping of Java and Sumatra as a part of India." *ATTR*, p. 204. But as the trade and commerce of the South-east Asian countries, though considered as a part of larger India, has been noted separately in foreign sources, it is difficult to accept Moti Chandra's opinion.

[4] Though the Arabs were trading with the East from earlier times, the expansion of Islam, which united different Arab tribes under one banner, witnessed the emergence of Muslim settlements all along the sea route to China. For Muslim colonies in South-east Asia and Far East, see, G.R. Tibbetts, "Early Muslim Traders in South East Asia", *JMBRAS*, XXX, pt. I, 1957, pp. 28–29, 36–41.

[5] The legendary accounts of the Bohra, Khoja and Sunni communities of western India tell us that their *pīrs* came to Gujarat in the post-tenth centuries and converted many natives to their particular sects. S.C. Misra, *Muslim Communities in Gujarat*, pp. 8–14.

[6] Al Biladuri informs us that the presents shipped by the king of Sri Lanka to Hajjaj, the Governor of Iraq, in the eighth century, included "certain Muhammadan girls who had been born in his country". *HIED*, I, p. 118. Since merchants rarely carried their families on the voyage, these girls must have been the offsprings of the intermarriage between Arab traders and the local women. Al Masudi (tenth century) also refers to a large number of *biyāsara* Muslims in Chaul, and by the *biyāsara* Muslims he meant the "Muslims, who are born in India", cf. S.S.Nadwi (Eng. tr.), *Arab O' Hind*, p. 153.

apparently enabled the Arabs to strengthen their contacts with Indian merchants. It may have also facilitated a steady penetration of Muslim traders in the inland towns and marts of western India.

In fact, long before the Turks had established the Sultanate in northern India, the Islamic influences were at work in western India, mainly through the mercantile activities of Arab traders. The Arabs had obtained a highly exaggerated view of India and her products from the very beginning. There was a general belief that "in India its seas are rich in pearls, its mountains in rubies, and its trees in incense."[7] No wonder, immediately after their religious and political unification under the banner of Islam, the Arabs cast their eyes on this country. The first Arab raid came only a few years after the death of the Prophet when in AD 636 the governor of Bahrein sent unsuccessful expeditions against Thana and Broach.[8] The conquest of Sind by the Arabs (AD 712), though just an episode in the history of the country as a whole, greatly affected the fortunes of western India. Their military advance on land was no doubt checked by the powerful Cālukyas[9] and the Gurjara-Pratihāras, but their raids on the coast of Gujarat went on unabated, the most important and successful of these being the naval attack on Valabhi, the famous port and town of the Maitrakas, in the later half of the eighth century.[10] It exhibited the superior naval power of the Arabs which the Indians were unable to cope with.[11] Though Arabs had to give up the conquered town, allegedly because of the spread of epidemic,[12] the expedition marked the beginning of their commercial dominance in western India.[13] The Indians were so much scared by the Arab attack

[7] S.S. Nadwi (Eng. tr.) *Arab O'Hind*, p. 19.

[8] Cf. Al Biladuri in *HIED*, I, pp. 115–16.

[9] An echo of the Arab raids and their defeat is found in the Navasārī copperplate inscription of Pulkeśi Avanijanāśraya (AD 738–39) which states that the king drove out the Tājikas (Arabs) who had afflicted the kingdoms of Sindhu, Kutch, Saurashtra, Cavotkata, Maurya and Gurjara. For the transcript of the inscription see, *Bom Gaz*, I, pt. 1, p. 109, fn. 2.

[10] Cf. *Alberuni's India*, I, pp. 192–93; *RM*, p. 12; *HIED*, I, p. 444. Elliot, however, believes that the town captured by the Arabs was probably Ghumli. Ibid., fn. 1. But from other evidence it seems that the captured place was no other but Vala or Valabhī whose chief prosperity, as Hiuen Tsang tells us, was due to the trade with distant land.

[11] Even in subjugating Sind the Arab boats had played an important role. See Al Biladuri in *HIED*, I, p. 120; also *Chach-nāmā* in ibid., pp. 167 f.

[12] *HIED*, I, p. 444.

[13] It may be noted that attack on Valabhi roughly corresponds with the destruction of Canton by the Arabs and the Persians in AD 758. For the attack on Canton, see, Hadi Hasan, *A History of Persian Navigation*, p. 99; Hourani, *Arab Seafaring*, p. 63. It is possible that the closure of Canton, and the disturbed political condition in China during the following centuries led to greater concentration of Arab traders on the Indian coast.

that they left the port-town and, as Jaina traditions tell us, made their way to inland towns of Śrīmālapura, Pancasar etc.,[14] where they could carry on their trade activities more peacefully. It also compelled the local kings to look for a safer and alternative port. Hence, we see the rise of a new port of Cambay[15] which, being inside the Gulf, was less vulnerable to foreign attacks than Valabhi, Broach and Thana.

It is significant that Indian kings, though resisted Arab attacks on their coast, welcomed Arab merchants to visit their kingdoms and treated them with great kindness.[16] Al Masudi tells us that during his time (tenth century), "there were ten thousand Muslims residing in the city (of Chaul or Saimur), some of whom were *biyāsara,* born in India, while others were Arabs from Siraf, Oman, Basra and Baghdad who had left their country and settled down here. Some of the Muslims are rich merchants. . . The raja chooses one from the distinguished Muslim citizens, and authorises him to try all cases in which both parties are Muslims."[17] According to Al Istakhri (AD 951) and Ibn Haukal (AD 976), the land from Cambay to Chaul belonged to the Hindus "but there are Musalmāns in its cities, and none but Musalmāns rule over them on the part of the Balharā (kings). There are many mosques in these places, where Muhammadans, assemble to pray."[18] From Al Biladuri we learn that Fazl subdued Sindan in the ninth century, and built a mosque there. Later the Indians "made themselves masters of Sindan, but they spared the mosque" where Muslims were allowed to assemble and pray.[19] It indicates that though political authority had slipped out of the hands of the Arabs, they continued to remain there as traders, and enjoyed complete religious freedom. Buzurg bin Shahriyar, a ship-captain of the tenth century, who often brought his ships to the ports of the kingdom of Gujarat, found a large number of Arabs and other Muslim merchants settled there.[20]

In the post-tenth centuries, the Arab traders seem to have extended

[14] *RM,* p. 13. Ibn Battuta informs us that the island of Piram during his time was uninhabited because the Hindus attacked by the Muslims earlier had deserted the place. *RIB,* p. 176.

[15] See *infra,* p. 130.

[16] For the attitude of Indian kings, see *infra,* pp. 79 f.

[17] Quoted in S.S Nadwi (Eng. tr.), *Arab O'Hind,* p. 153; Maqbul Ahmad, "Al Mas'udi on the Kings of India", *Al Masudi Millenary Commemoration Volume,* eds., M. Ahmad and A. Rahman, p. 108.

[18] *HIED,* I, pp. 27, 34.

[19] Ibid., p. 129. For the identification of Sindan, see *infra,* pp. 134–35.

[20] S.S. Nadwi (Eng. tr.), *Arab O'Hind,* pp. 151 f.

their economic fangs over to internal towns as well. It is indicated by Al Idrisi who includes Māmuhal,[21] Khābīrūn,[22] Asāwal (modern Ahmedabad) along with Kambāya (Cambay), Sūbāra (Sopara), Sindan and Saimūr in the list of 'countries' in western India, and points out that "at the present time the Muslims have reached most of these countries, and have subjugated the regions surrounding them".[23] Regarding Nahrwāra or Aṇahilavāḍa, the Caulukyan capital, Al Idrisi says that it "is frequented by a large number of Muslim merchants", and "the king heartily welcomes (these) travellers and protects their property."[24] The fight between an Arab trader Saida or Sayyad of Cambay and Vastupāla, the Vāghelā governor of the region,[25] indicates that some Arab traders had become so powerful as to venture to pick up a quarrel with local kings and nobles.[26]

The inscriptional references belonging to the thirteenth century to confirm that a number of Arab traders and shippers were staying in western India. These inscriptions, which are in Arabic, range from AD 1218 to 1291, and have been discovered not only from the coastal towns of Cambay and Prabhāsa-paṭṭana (Somanātha) but also from the inland towns of Junagadh and Aṇahilavāḍa.[27] Almost all the persons recorded in the inscriptions are noted as hailing from Arabia or Persia, and appear to have been owning ships and carrying on trade.

An epitaph (AD 1249) from Cambay refers to one Sharufu'ddin Abu Sharaf who, as it seems from the inscription, "drowned by drowning".[28] If so, he may have died presumably in the course of one of his frequent trade voyages to India. Another epitaph (AD 1291) from the same place refers to one Haji Ibrahim as the "chief of merchants and prince of shipmasters."[29] He appears to have been trading in betel-nuts. As betel-nut

[21] Maqbul Ahmad prefers to identify this place with Bhinamāla (*Al Idrisi*, p. 92) rather than with Aṇhilwāra as done by Elliot (*HIED*, I, pp. 363–64).

[22] It has been identified with Kapadvanj by Hodivala, *IMH*, p. 67.

[23] *Al Idrisi*, p. 57, no. 110; *HIED*, I, pp. 84–86.

[24] *Al Idrisi*, p. 60, no 16. Ibn Haukal suggests that, apart from coastal towns, the Muslim precepts were openly observed in Fāmhal (Aṇahilavāḍa). *HIED*, I, p. 38.

[25] *PCJ*, p. 102, ll. 10 ff.

[26] From Rashiduddin (thirteenth century) it appears that Ma'bar or the Coromandel Coast too had a number of Muslim traders during this period. We are told that one Malik Takiuddin enjoyed certain fiefs in lieu of money for the sale of the horses. *HIED*, I, pp. 69 f; S.S.Nadwi (Eng. tr.) *Arab O'Hind*, pp. 147–48.

[27] For the inscriptions see, *Epigraphia Indica, Arabic and Persian Supplement*, 1961, pp. 1–24; also, Z.A. Desai, "Muslims in the Thirteenth-Century Gujarat as Known from the Arabic Inscription", *JOI*, X, pp. 353–64.

[28] *EI, Arabic and Persian Supplement*, 1961, pp. 9 f.

[29] Ibid., pp. 22 ff.

is grown chiefly in the coastal regions of Konkan and Malabar or in north Bengal and some parts of Assam,[30] it seems that the Haji brought the commodity in his ships from outside, and resold it to local or foreign traders at Cambay. In this business, he must have gained enormous profit to earn the title of "chief of merchants."

From the Caulukya capital Aṇahilavāḍa-paṭṭana comes an epitaph (AD 1232) which records the death of Fakhru'd-din-Ibrahim, grandson of Siddiq, the merchant of Shahrzur.[31] It indicates that the deceased, who belonged to the merchant family of Shahrzur, near Babylon in modern Iraq, came to India for trade and was settled at Aṇahilavāḍa, may be as an agent for his family business in his home town.

The Junagadh inscription (AD 1286–87) commemorates the construction of a mosque by Abu'l Qasim, "the benevolent chief, the great benefactor, prince of chieftains and shipmasters, the prop of pilgrims to the city of Mecca and Medina."[32] These titles suggest that Abu'1 Qasim was an influential merchant who carried on trade and sent Muslim pilgrims in his ships to Mecca from the ports on the Saurashtra coast. It is also possible that he was "associated in some way with liaison work between the state and its Muslim population".[33] The inscription also indicates that a sizeable population of Muslims was residing in Junagadh, which necessitated the building of a mosque.

The most important and informative record of the period, however, is the bilingual inscription from Somanātha (AD 1264).[34] It records the construction of a mosque and the endowments made to it by a wealthy ship-owner, Nuru'd-din-Firuz, son of Abu Ibrahim of Hurmujadeśa (Hormuz). The mosque was constructed on a piece of land purchased from the local king Śrī Chada[35] in the presence of leading Hindus and all the Muslim congregations (*jamātha*) of the area. To this mosque Firuz made a number of bequests, detailed in the inscription, for the purpose of its maintenance and upkeep, and for the observance of particular religious festivals in accordance with the customs of Muslim leaders and

[30] *CPI*, pp. 83, 95.

[31] *EI, Arabic and Persian Supplement*, 1961, p. 16.

[32] Ibid., pp. 18 f.

[33] Ibid.

[34] For Sanskrit portion of the inscription, see, Hultzch ed., *IA*, 1882, XI, pp. 241–45; D.C. Sircar ed., *EI, Arabic and Persian Supplement*, 1961, pp. 10–15. The inscription is dated in three different eras, viz., AH 662/VS 1320/Valabhī Sam. 945 (AD 1264). The reference to Valabhī era, not mentioned in other inscriptions of the period, may indicate the familiarity of the Muslims with this region since the days of the Maitrakas of Valabhī.

[35] Śrī Chada is referred to as the *dharma-bāndhava* of Firuz. It may suggest some commercial association between the two.

ship-owners. The inscription also mentions that incomes of the mosque are to be administered and the place of worship maintained jointly by the various Muslim communities of sailors, ship-owners, the clergy and the artisans.[36]

The lengthy Sanskrit text has a shorter Arabic counterpart which gives us additional information on the status and position of Firuz who is called therein, "the great and respected chief (*sadr*), prince among seamen and king of kings and merchants." It also contains the following prayer wisely omitted from the Sanskrit text, ". . . may God make it (the city of Somanātha) one of the cities of Islam, and (banish) infidelity and idols. . ."[37] It indicates that Muslim merchants of the region harboured a hidden desire of establishing perpetual commercial and religious hegemony over Somanātha.

Thus, the combined testimony of contemporary literature and inscriptions shows that in the eleventh-thirteenth centuries large numbers of Muslim merchants of Arab and Persian extraction were stationed at the ports and inland towns of western India. The Somanātha inscription (AD 1264) of Nuru'd-din-Firuz testifies that, by the thirteenth century, the Muslim community in western India had grown out of its original limit of a trading class. It now contained not only wealthy traders particularly sailors and ship-owners but also a heterogeneous group of people with miscellaneous occupations, such as oilmen and masons[38] drawn mostly from local population. A Persian manuscript found and translated by James Todd also refers to the existence of Muslim oilmen in Somanātha in the eleventh century.[39] The rise of settlements of Muslims of foreign as well as native origin marked an important factor in the development of Arab trade in western India. It provided Arab traders a more congenial atmosphere to stay, and tended to bring them closer to the local merchant community.

ATTITUDE OF LOCAL KINGS

In spite of the political animosity between the Hindus and Muslims as reflected in the Gujarat campaigns of Sultan Mahmud, Mu'izzuddin

[36] It indicates the existence of a number of Muslim sailors in Somanātha at that time.

[37] *EI, Arabic and Persian Supplement,* 1961, nos. 6 and 7.

[38] "*. . .ghaṭṭikānām jamātha tathā cūṅakāra jamātha*", *IA,* XI, p. 243, l. 58. It tends to support the general belief that the coming of Muslims contributed considerably to the numerical strength of various types of artisans including sailors and masons.

[39] *TWI,* pp. 345 ff. However, the story regarding the ill-treatment of Muslims noted therein seems to be false and exaggerated, as almost all the Arab accounts praise local kings for their tolerant policy.

Ghori and Qutbud-din,[40] the policy and attitude of the local kings towards the Arab traders was one of peace and toleration. Al Idrisi tells us that the kings of Aṇahilavāḍa used to welcome Muslim travellers and protect their property.[41] An extraordinary example of the tolerant policy followed by the Caulukya kings is recorded by Muhammad Ufi (AD 1211). According to him, once in Cambay, where a large number of Sunnis resided, some non-Muslims burnt a mosque and killed eighty Muslims. When this incident came to the notice of Siddharāja, the king immediately rushed to the town in the guise of a trader, and stayed in the marketplace to verify the truth personally. After having been convinced that the Muslims of Cambay were subjected to tyranny and oppression, he granted them monetary compensation to rebuild the mosque, and ordered that guilty persons be punished.[42]

The Cambay Arabic inscription (AD 1218) speaks of the construction of a mosque in that city by Sa'id who, as it seems, was a rich member of the Muslim community of traders residing there.[43] The date of this inscription falls during the reign of king Bhīmadeva II (AD 1178–1242) who, as it may be recalled, had on more than one occasion come into armed conflict with the Muslims.[44] It indicates that the commercial relationship between the Muslims and the Hindus was not affected by the armed hostility between their rulers. It is confirmed by Muhammad Ufi according to whom Muhammad Ghori, after his defeat at the hands of a Caulukya king, turned down the advice of his ministers to replenish his exhausted treasury by confiscating the property of Wasa Abhir, a merchant of Nahrwāla (Aṇahilavāḍa), in Ghazni.[45] Although there is a reference to an armed conflict between Vastupāla, the governor of

[40] For political conflicts, see, *CG*, pp. 42–48, 135–36, 141–46.

[41] *Al Idrisi*, p. 60, no. 16. According to Ibn Battuta, "It is the custom of the inhabitants of India not to interfere with the property of the dead (Muslims) even when they leave thousands behind them. The money remains in the hands of the chief of the Muslims (*kabīr-ul-muslemān*) until it is taken possession of by one who has a legal right to it." *RIB*, pp. 186 f.

[42] *HIED*, II, pp. 163–64.

[43] *EI, Arabic and Persian Supplement*, 1961, pp. 2 ff. This inscription confirms Ufi's statement that the mosque was rebuilt by Sa'id during his time (*HIED*, II, p. 164), and indicates Siddharāja's compensation to the Muslims of Cambaymentioned by him, cannot be far removed from truth.

[44] For the Muslim invasion of Gujarat during Bhīmadeva's time, see *CG*, pp. 141–46.

[45] *HIED*, II, pp. 201 f. It may be noted that even in the contemporary West while the Venetians and Genoese permitted their ships to intervene in the military activities of the Crusades, the Christian and Muslim traders remained close to each other, and formed a number of commercial pacts. Samhaber, *Merchants Make History*, pp. 106 ff.

Cambay, and Sa'id, a Muslim merchant, which ended in defeat of the latter and the confiscation of his property,[46] the cause of the conflict was probably commercial.[47] No religious reason can be attributed to it as in another case mentioned by Merutuṅga, Vastupāla and Tejaḥpāla are known to have earned the "future goodwill" of a Muslim Sultan by protecting his preceptor who had come to a port of Gujarat while proceeding on a pilgrimage, and whom the Vāghelā chiefs Lavaṇaprasāda and Vīradhavala wanted to capture.[48] The acts of toleration were not limited to kings and nobles alone, for we learn from the *Jagaḍucarita* that Jagaḍu, a rich Jain merchant, had a mosque (*masiti*) built for the use of his Muslim brethren.[49]

The question, however, is why Indians who had the will, skill and enterprise in foreign trade allowed the Arabs, their political, religious and commercial rivals, to settle in western India. The answer to it can be found in the Arabic text *Tuhfatul Mujahidin* which tells us that ". . . the Hindu rajas are kind and just to the Muslims because they know that the prosperity of their country depends on them."[50] Referring to the Hindu states in the Malabar region, Ibn Battuta points out that the local kings treated foreigners kindly because they wished to derive profit from trading with them, and adds that whenever there was a fight between a Muslim merchant and the local inhabitants, the king interceded "since he has need of (foreign) merchants".[51] Sulaiman (ninth century) also suggests that the prosperity of the Balharā king and his kingdom was because of the favour shown to the Arabs.[52]

It seems that the Arabs, who controlled a major part of the overseas trade of Asia during that period, gradually strengthened their grip on foreign trade and shipping of western India too. As a result, the actual participation of Indians in long-distance trade declined, and they were relegated primarily to the position of coastal or internal traders. The

[46] Cf. *PCJ,* p. 102. ll. 10 ff; *PPS,* pp. 56, 73; *VPC,* chap. 4; *LCV,* pp. 29, 36. This Sa'id seems to be the same who, as noted above, built a mosque in Cambay.

[47] According to *VPC* (chap. 4) the aim of Vastupāla in subjugating Sa'id was to show that there was no place for *matsya-nyāya* under him.

[48] Cf. *PCT,* p. 164; *PCJ,* 103; *RM,* p. 202. Rājaśekhara gives a different version of the story according to which it was the mother rather than the preceptor of the Sultan, who had come to Stambhapura, *PK,* pp. 118–20.

[49] *Jagaḍucarita,* VI. v. 64; see also *CG,* pp. 331–32.

[50] See S.S. Nadwi (Eng. tr.), *Arab O'Hind*, pp. 146–47. The text also points out that, as a result of the growth of trade with the Muslim countries, new cities sprang up in India and there was an "increase in the population and in the number of houses".

[51] *RIB*, pp. 184, 185.

[52] *HIED*, I, p. 4. The term Balharā has been used for Rāṣṭrakūṭa king.

local kings and merchants under these circumstances had no other alternative but to remain peaceful and tolerant towards Arab traders and shippers because commercial transactions with them alone held out a promise of considerable profit and prosperity to them.[53]

In the *Prabandhacintāmaṇi,* the Cāvaḍā king Yogarāja expresses his deep concern at the molestation of some storm-strayed ships by his princes at Somanātha,[54] and fears that it would earn him a bad name and force foreign traders to avoid his ports because of the threat of robbery. Ufi's reference to Siddharāja's prompt and personal intervention in favour of the Muslims of Cambay[55] also speaks of a similar fear on the part of the Caulukya king. Though the *Mānasollāsa* justifies confiscation of a cargo of foreign boats driven to a king's port by unfavourable wind,[56] a general change in the attitude of local kings regarding this practice is reflected in the Moṭupalli pillar inscription (AD 1244–45) of the Kākatīya king Gaṇapatideva of Andhra Pradesh. The inscription refers to an *abhaya śāsana,* i.e., an edict assuring safety to sea traders "arriving from all coṇtinents, islands, foreign countries and cities," and points out that henceforth the cargo carried by ships and vessels "which were attacked by storms, wrecked and thrown on shore" would not be confiscated.[57] Instead, the king would charge a fixed duty on the goods carried by such ships. The accounts of the Jewish traveller Benjamin (AD 1170) too make a significant reference to the economic facilities provided to the foreign merchants in Quilon. He tells us that whenever foreign ships entered the port, officers of the king immediately went up the board, wrote down the names of merchants and reported them to the king. The king, probably after assessing the value of cargo and the duty to be charged on it, granted security to the merchants' property which they might "even leave in the open fields without guard."[58] There is no doubt that a similar policy was adopted by the Caulukyas, who had a large number of foreign merchants visiting their kingdom, and who,

[53] The Kharepatan grant of the Śilāhāra king Raṭṭarāja of Konkan (Śaka 930/AD 1008) reveals that one golden *gadiyāṇa* was levied on each vessel that came from another country, and one golden *dharaṇa* on each vessel which came from another port in the country. *EI*, III, pp. 291, 301.

[54] *PCJ*, p. 14, ll. 3 ff.

[55] Cf. *HIED*, II, pp. 162–64; see also, *supra*, p. 81. The fact that Siddharāja went to Cambay in the guise of a trader and made enquiries at the marketplace indicates that the Muslims of Cambay were engaged mainly in commercial activities.

[56] *Mānas*, I, p. 62, vv. 374–76. See also *MP*, II, pp. 385–86.

[57] *EI*, XII, p. 195–96, ll. 135, 140, 146, 151 ff.

[58] K.A.N. Sastri, *Foreign Notices of South India*, p. 134.

along with their subjects, had earned a high praise for justice and good conduct in the contemporary Arab accounts.[59]

ARAB TRADERS AND THEIR HOLD ON INDIAN TRADE

An increase in the number of Arab traders in western India led to a corresponding increase in their hold on Indian foreign trade and shipping. Ibn Battuta, who cruised along the western coast *en route* to China, tells us that the whole coast was dotted with mosques and the settlements of Muslim traders and shippers.[60] He also refers to the hold of foreign traders on the trade and commerce of Cambay.[61] Marco Polo suggests that, though the country of Ma'bar (Coromandel) was ruled by the Hindu kings, the major part of its import and export was handled by the Arab merchants.[62]

It would, however, be wrong to suggest that Indian traders did not maintain any commercial contact with the outside world. Abu Zaid (AD 916) tells us that Hindu merchants visited Siraf in large numbers and maintained very cordial relations with the Muslim merchants of that region.[63] The sea-captain Buzurg (tenth century) refers to banias, the Hindu merchants of western India, visiting the ports of the Persian Gulf during his time.[64] In the *Jagaḍucarita*, we read of a Hindu merchant Jagaḍu who, through his Indian agents at Hormuz, maintained regular trade with Persia, and transported goods in his ships.[65] Ufi mentions one was a Abhira, a Hindu merchant of Aṇahilavāḍa, who carried on a flourishing trade with Ghazni with the help of his agents.[66]

But the number as well as the details of their foreign travels in the contemporary sources are so scanty that we are forced to believe that Indians on the whole played a second fiddle to the Arab traders and shippers. The literary works of the period, viz., *Bṛhatkathāmañjarī*,[67] *Bṛhatkathākośa*,[68] *Kathāsaritsāgara*,[69] etc., do refer to the instances of

[59] Cf. Al Idrisi in *HIED*, I, p. 88.

[60] *RIB*, pp. 176 ff.

[61] Ibid., pp. 172 f.

[62] *MP*, II, pp. 340 f.

[63] Quoted in S.S. Nadwi (Eng. tr.), *Arab O'Hind*, p. 49; see also G. Ferrand, *Voyage du Merchand Arabe Sulayaman en Inde et en China*, p. 138.

[64] S.S. Nadwi, *Arab O'Hind*, p. 50. In the course of one of his voyages from Siraf to Thana he noticed banias as passengers on board. He, however, specifically mentions that those ships were owned by the Muslims.

[65] *CG*, p. 267.

[66] *HIED*, II, pp. 200–201.

[67] Sivadatta and K.P. Parab, eds., Bombay, 1931, II. 183.

[68] A.N. Upadhye, ed., Bombay, 1943, liii. 3 ff; lxxxiii. 1 ff; lxxviii. 42.

[69] Cf. R.C. Majumdar, *Suvarṇadvīpa*, I, pp. 37–38, 51–52.

Indian merchants going to Suvarṇadvīpa, Kaṭaha, Dvīpāntara or Ratnadvīpa in South-east Asia, but these texts are based on the earlier stories included in the *Bṛhatkathā* of Guṇāḍhya, and, therefore, it is difficult to ascertain the additions or deletions made in the original text, or to fix the date to which these references belong. Besides, references in these as well as in other texts such as the *Upamitibhavaprapañcakathā* and the *Tilakamañjarī* are limited mostly to the traditional trade with South-east Asia.

Some foreign authors too refer to Indian participation in foreign trade. For example, Benjamin of Tudela (AD 1170) refers to Indian merchants bringing their goods to the island of Kish.[70] Ibn Battuta informs us that Indian ships from Thana, Quilon, etc. called at the port of Aden which contained permanent colony of Indian merchants.[71] From Marco Polo we learn that Indians ships visited Fu Chau in China and Hormuz in the Persian Gulf.[72] These authorities, however, do not specify the religion of the Indian traders going to China or the Middle East. It is possible that while some of them were Hindus from western India, the majority of them were Muslims who, after having settled in the port-towns of India, claimed a lion's share in Indian foreign trade. In this context we may note that Buzurg bin Shahriyar, the author of *Ajaibul-Hind* (tenth century), refers to his meeting at a Gujarat port with a Hindu pilot who had embraced Islam and had become wealthy by piloting ships.[73] Two Judeco-Arabic documents on India trade (twelfth century) indicate that, out of the four important ship-owners, who were plying their ships between Manglore (Karnataka coast) and Aden, except perhaps one called Nambiyar, all others were Muslims.[74]

The loss of Indian control on foreign trade is noted by Chou K'u-Fei (AD 1178) who, as we have already mentioned, enumerates Arabia, Java and Palembang but does not include India in the list of main countries exporting large commodities to China.[75] The remarks of Medhatithi that the term "sea voyage" noted by Manu "has been mentioned only by way of illustration" and that "expert in sea voyages" means traders in

[70] Quoted in K.A.N. Sastri, op. cit., p. 134.

[71] Gibb (tr.) *Ibn Battuta, Travels in Asia and Africa*, p. 110.

[72] *MP*, I, p. 107; II, p. 231.

[73] Quoted in S.S. Nadwi (Eng. tr.), *Arab O'Hind*, p. 151. According to Ibn Battuta, (Gibb, op. cit., p. 116) one of his fellow passengers during the course of his travels in west Asia was "an Indian called Khidr". The name Khidr suggests that the person was an Indian Muslim.

[74] S.D. Goitein, "From Aden to India", *JESHO*, XXIII, 1980, pp. 43 ff.

[75] *CJK*, p. 23.

general[76] also suggest a decline in Indian sea voyages. An extremely high rate of interest of 240 per cent per annum from the sea traders, recommended by Vijñāneśvara,[77] may indicate that sea journeys were considered highly perilous and risky ventures, and that the creditors tried to safeguard their investment by charging exorbitant rate of interest.

The Indian merchants, thus, seem to have confined their activities chiefly to coastal and internal trade. According to Al Idrisi when foreign ships came to the port of Daybul (Sind), the merchants bought the goods "wholesale", and "when the boats (had) sailed away from them and left the articles of merchandise behind, they (brought) out their stocks and (sold) them." "They travel to different countries and advance their goods (to merchants for a share in the profits), and employ them as they please".[78] Ibn Battuta also suggests that rich merchants of Quilon used to buy a ship "with everything on it".[79] What was true of Daybul and Quilon was also true of the ports of Gujarat. In the *Prabandhacintāmaṇi*, we read of a merchant who invests his capital in purchasing sacks of *mañjiṣṭhā* (Indian madder) brought from outside.[80] The *Moharājaparājaya* seems to indicate that Kubera, the merchant prince of Aṇahilavāḍa, went to Broach with five hundred ships,[81] probably to collect the goods brought to that port by ships from outside.

There is however no indication that Arab merchants of the period controlled internal markets as well. They were stationed mainly in the port-towns, and had no intimate contact with the interior of the country. Therefore, being unfamiliar with the regional customs and dialects, they had to depend upon local merchants to procure and distribute their goods in the hinterland.[82] In fact, the rise of Arab traders in western India led to the importance of local merchants who subsisted on middle-man profit, the type of profit for which Gujarat, being the centre of import-export trade, was most suitable. These merchants though lacking in personal control over the networks of foreign trade and shipping, earned enormous riches through their contact with the Arab traders.[83]

[76] *On Manu*, VIII. 157.

[77] *On Yāj*, II. 38.

[78] *Al Idrisi*, no. 6, p. 41.

[79] *RIB*, p. 193.

[80] *PCJ*, p. 70, ll. 2 ff.

[81] "*velākulam gataḥ*". *MPY*, Act III, p. 61.

[82] It is noteworthy that even later when Europeans controlled the Indian foreign trade, the local banias were predominant in internal trade. Cf. Surendra Gopal, "Merchants in Western India in the Sixteenth-Seventeenth Centuries," *Indian Society: Historical Probings*, ed., R.S. Sharma, pp. 236 ff.

[83] Their wealth and prosperity is reflected in the accounts of the *koṭīśvaras* or millionaires of Gujarat, who had huge banners and ringing bells on their mansions (*MPY*, Act III, pp. 53 f), and also in the huge temples constructed by them.

INDIAN SHIPPING

The traders of western India were outrivalled by the Arabs in foreign trade, but it seems wrong to assume, as A.L. Basham and, following him, L. Gopal do,[84] that Indian techniques of ship construction and navigation had also "fallen behind" those of the foreigners during this period. The traders and sailors in India, in fact, constituted two distinct social and economic classes, generally not encroaching upon each other's activities. For example, in the *Tilakamañjarīsāra* (AD 1205), we are told that Tāraka, a son of a merchant, who married a daughter of a sailor was so ashamed of returning home on account of this marriage that he took to sailor's life and soon excelled in his profession to become the chief of sailors.[85] It indicates that a sailor was considered socially inferior to a merchant, and that trade and navigation formed two distinct spheres of mercantile life. Therefore, decline in Indian foreign trade may not necessarily be linked up with the inferior state of navigation.

The sailors and ship-captains were generally hired by big merchants going on foreign voyages. From the *Kuvalayamālā* (eighth century), we learn that the preparation for trade voyages included the arrangements of ships and bringing together or hiring the services of sailors.[86] Thus, when Indian merchants tended to avoid foreign trips, probably because of the stiff competition from the Arabs, local sailors seemed to have found employment with Arab traders, and assisted them with their knowledge of navigation. The *Daśakumāracarita* of Daṇḍin tells us that a ship in which Yavanas were travelling through the Bay of Bengal was under the command of a captain called Rāmeṣu,[87] who, as the name suggests, was a Hindu. Buzurg (tenth century) refers to his meeting in Gujarat with a Hindu pilot, a new convert to Islam, who had become

[84] A.L. Basham, "Notes on Seafaring in Ancient India", *Arts and Letters*, XXIII, N.S., 1949, p. 69; *ELNI*, p. 125.

[85] Lalbhai Dalpatbhai Series, no. 23, Ahmedabad, 1969, canto III. vv. 30–37.

[86] A.N. Upadhye, ed., 1959, pt. I, p. 67; pt. 2, p. 119. In the *Arabian Nights* we are told that, when Sindbad decided to travel, he bought a ship, "hired a master and crew", and sailed off along with other merchants who boarded the ship after paying him freight and passage money. Quoted in Hourani, *Arab Seafaring*, pp. 112–13. It shows that though the ships were owned by big merchants, shipping was left in the technical hands of hired sailors and ship-captains.

[87] "*Rāmeṣunāmne nāvikanāyakāya*. . ." M.R. Kale (ed.), p. 155.

wealthy by piloting ships.[88] The piratical expeditions noted by Alberuni[89] and Marco Polo[90] too indicate, though indirectly, a good knowledge of navigation among the people of western India.

Besides, the Indian techniques of shipping and navigation seem to have exerted an overwhelming influence on those of the contemporary Arabs. It is reflected in the fact that the Arabs, though being geographically much closer to the Mediterranean people using nailed boats, preferred to employ Indian type of sewn boats in their trade ventures.[91] Marco Polo points out that the ships of Hormuz "have no iron fastenings, and are only stitched together with twins made from a husk of 'the Indian nut'".[92] The teak and diverse products of the coconut tree used in making hulls, masts, stitches, ropes and even sails for Arab ships were imported from India. Al Idrisi informs us that the inhabitants of Oman and Marbat, belonging to Yemen, often came to the small islands of Laccadive and Maldive, and took back with them boats and masts made out of the coconut wood and fibres.[93] These boats noted by Al Idrisi must have been smaller ones, but it is not improbable that Arab traders also used bigger Indian ships built of local teak and coconut fibre. The Arabs also adopted various nautical terms such as those for coast, rope, boats, etc. from the Indians.[94] Even the astronomical data employed in navigation is known to have reached the Arabs through the Sanskrit texts translated under the Abbasid caliphs, particularly Al Ma'mun.[95]

The *Yuktikalpataru*, attributed to king Bhoja Paramāra (eleventh century), forms our chief source of information on Indian ships, though the data recorded in it is far from complete.[96] It gives an elaborate

[88] Cf. S.S. Nadwi (Eng. tr.), *Arab O'Hind*, p. 151. The shipping and navigational ability of the Gujaratis is confirmed by Tome Pires in his accounts belonging to a later period, see *The Suma Oriental of Tome Pires*, p. 45, quoted in A. Lewis, "Maritime skill in the Indian Ocean (1368–1500)", *JESHO*, XVI, p. 244, fn. 4.

[89] *Alberuni's India*, I, p. 208.

[90] *MP*, II, pp. 389, 392, 395, *et. seq.*

[91] According to Al Masudi, iron nails were used for joining the planks of the boats of the Mediterranean Sea, but those of the Indian Ocean were sewn together with fibre. Quoted in Hourani, *Arab Seafaring*, p. 96.

[92] *MP*, I, p. 108, also p. 117, n. 3. Marco Polo describes Arab ships as "wretched affairs" and adds that they "have no decks, but only a cover spread over the cargo when loaded". Ibid. If it is true, Arab boats cannot be considered strong and sturdy by any means.

[93] *Al Idrisi*, pp. 29–30, no. 32.

[94] Cf. S.S. Nadwi (Eng. tr.), *Arab O' Hind*, pp. 38–39; *ATTR*, pp. 199 f.

[95] Hourani, *Arab Seafaring*, p. 106.

[96] I.C. Sastri (ed.), pp. 223 ff. The chapter on ships has been paraphrased by R.K. Mookerji, *A History of Indian Shipping*, pp. 14 ff. A.L. Basham (op. cit., p. 65), however, feels that the text of *Yuktikalpataru* is not very helpful as its author had "little first hand knowledge of ships".

classification of ships based on their size. Indian ships primarily belonged to two classes: (*a*) ordinary (*sāmānya*), i.e., the big boats used in river traffic; (*b*) special (*viśeṣa*), i.e., the sea-going vessels. The ordinary kind is divided into ten different kinds of vessels which differed from one another in their length, breadth and height. The sea-going ships are divided into two main subclasses, viz., *dīrgha* and *unnata*. The former was longer in length than the latter, which had greater height than the former. These two types are again classified into fifteen different varieties based on their measurements. Among these the *ūrdhva* variety of ship, measuring 32 × 16 × 16 cubits, was supposed to bring much profit and gain to the owner,[97] probably because it had greater manoeuvrability and stability on the high seas.

The ships had cabins of varying sizes and were used for different purposes. The ships used for the transport of royal treasure, horses and women had the largest cabins, extending from one end of the ship to the other. In the ships used in naval warfare, the cabins were located towards their prow.[98] The *Yuktikalpataru* also tells us that the ships carried one to four masts (*catuṣṭaṅgā*).[99]

As for the construction of ships, the *Yuktikalpataru* recommends the use of *kṣatriya* class of light and hard wood for the sea-going vessels, and warns that timber of different classes forming contrary properties should never be used; otherwise the ship would split at the slightest shock and sink down.[100]

Another important advice given by the author of the text is that no iron should be used in holding or joining together the planks of bottoms of the sea-going vessels, for the iron would inevitably expose them to the influence of magnetic rocks in the sea and lead them to risks.[101] This advice, whether scientifically true or false, was strictly followed. It is confirmed by Hourani whose study reveals that ships used in the western half of the Indian ocean, i.e., India and Arabia, before the fifteenth century, were built by stitching together the planks with fibre rather than with iron nails.[102] A possible advantage of sewn hulls, as

[97] See the original text quoted in R.K. Mookerji, op. cit., pp. 16–17.

[98] Ibid., p. 18.

[99] Ibid., p. 17. According to Marco Polo (*MP*, II, p. 249), the Chinese ships too generally had four masts.

[100] Ibid., p. 14. The *kṣatriya* class of wood perhaps signifies teak-wood.

[101] Ibid.

[102] G.F. Hourani, *Arab Seafaring*, pp. 91–93. Bowen ("Primitive water craft of Arabia," *American Neptune*, XII, 1952, pp. 201, 209) has called attention to the fine construction and great strength and flexibility of sewn boats when compared with modern dhows with

noticed by Ibn Jubayr, Al Idrisi and Ibn Battuta, was that they were pliant, and therefore less easily broken than nailed ships if they ran into the coral reefs, and could ride ashore on the heavy surf.[103] It is also possible that stitched boats were more suitable for coastal trade in the East.

The *Abhidhānacintāmaṇi* of Hemacandra also throws some light on the sea-going vessels.[104] It tells us that ships were known by five names, viz., *yānapātra, vahitra, vohittha, vāhana* and *pota*, and that the pilot was called *karṇadhāra* or *nāviḳa*.[105] These terms are noted in connection with the seafaring merchants (*potavaṇik*), and are different from those used for smaller boats for which the text gives five other words.[106] Again, according to it, the mast was known as *kūpaka* and *guṇavṛkṣa*, and rudder as *kenipāta, koṭipātra*, and *aritra*.[107] It, thus, suggests that ships of western India were fitted with rudders, sails, oars and anchors. The *Kuvalayamālā* indicates that the big vessels also carried small boats (*doṇī*) for rescue purposes.[108]

nailed hulls. He also suggests (ibid., p. 107) that this type of constuction does not limit the size of the craft since sewn vessels of 200 tons (larger than modern ocean-going dhow) have been seen in these waters. De Barros (sixteenth century) also found that Moorish ships sewn with coir were stronger to bear the force of the cold seas of the coast of Zanzibar than the nailed ones of the Europeans. Quoted in *MP*, II, p. 415, n. 4. The view of Hourani (*Arab Seafaring*, p. 28) that the stitched ships were unable to sail the rough seas is not accepted by G.W. Van Beek. Cf. *JAOS*, LXXX, 1960, pp. 136–39.

[103] Cf. Hourani, *Arab Seafaring*, p. 96. Hourani feels that the chief reason for the use of sewn vessels was the comparative cheapness of the stitching material *vis-à-vis* the iron nales. Ibid., pp. 96–97. This view, however, does not sound correct as safety rather than expenses must have been the chief criterion with the ship builders of those days, and as Al Idrisi and others do suggest, sewn ships were considered safer than nailed ones, at least in the eastern waters.

[104] For information on ships in Jaina sources belonging to earlier periods, see, J.C. Jain, *Life in Ancient India etc.*, pp. 155 ff; P.S. Jain, "An Account of the Trade and Shipping in Prakrit Literature", *Contribution of Jainism to Indian Culture*, ed., R.C. Dwivedi, pp. 277–78. See also *Aṅgavijjā*, ed., Punyavijayaji, p. 166.

[105] *AC*, III. 539–40.

[106] Ibid., III. 540–41. It may be pointed out that the *Amarakośa* (Hargovinda Sastri, ed., 1.10.10 and 1.10.56) gives only two terms for a ship and three terms for a boat.

[107] *AC*, III. 541–43. If we accept the dictionary meaning of *kenipāta* and *koṭipātra* as rudder (Monier-William's *Sanskrit-English Dictionary*, pp. 309, 312), the view of A.L. Basham (op. cit., p. 66) that "rudder was apparently unknown" to the Indian navigators becomes untenable. For references to rudder in earlier Jaina texts, see, J.C. Jain, op. cit., p. 155.

[108] We are told that a *doṇī* with two sailors in it were dispatched from a big ship to rescue three sailors in distress on the high seas. A.N. Upadhye (ed.), 1959, pt. 1, pp. 88–89.

Though Marco Polo is silent about the use of mariner's compass in India, and though Nicolo Conti notes that Indians never used it,[109] it has been suggested that the Marathi word *maccha yantra* (fish-machine) perhaps indicates that the navigators of western India knew about it.[110] However, as it has been pointed out by Hourani, the compass never played more than a subordinate part in navigation in the Indian ocean, because it was not found so necessary under the clear tropical skies where the celestial bodies nearly always gave sufficient guidance. It was only under the clouds of the North that it was eagerly made use of.[111]

L. Gopal feels that "the Indian ships lagged behind the Chinese and Arab ones in the matter of speed."[112] The main basis of his hypothesis is a solitary reference in the *Samarāiccakahā* (eighth century)[113] according to which a ship sailing from Tāmralipti reached Suvarṇabhūmi in two months. It, as he suggests, indicates a slower speed of Indian ships because a Chinese ship normally took one month to reach Ku-lin (Quilon) from Lan-li (extreme northwest coast of Sumatra)[114] and an Arab ship also took almost the same time of one month in covering the distance from Kūlam Mali (Quilon) to Kalah Bār (Kedah).[115] We, however, contend that the Arab and Chinese sources are referring to journeys along the direct sail winds in the open sea, and therefore these journeys were certainly much shorter than those in the sheltered waters or in a bay.[116]

In short, the decline in Indian foreign trade cannot be attributed to decay in the basic techniques of ship construction and navigation. Its main cause seems to have been the lack of war-equipment on Indian ships to safeguard the traders' interests. With the possible exception of the two Cola kings, Rājarāja I (AD 985–1014) and Rājendra I (AD 1014–44), no Indian monarch seems to have ever appreciated the value of sea-power as an aid to economic interest and political conquest, or maintained a permanent "war fleet". Though the *Yuktikalpataru* of Bhoja refers to ships for naval warfare,[117] and though some coastal powers did possess war vessels, these appear to have been used mainly

[109] *Marco Polo and Nicolo de Conti*, tr. John Framption, ed., N.M. Penzer, p. 140.
[110] *Bom Gaz*, XIII, pt. 2, pp. 725 f.
[111] *Arab Seafaring*, p. 109.
[112] *ELNI*, pp. 126 f.
[113] Jacobi (edn. 1929), V, pp. 327–28.
[114] *CJK*, p. 89, also p. 87.
[115] Quoted in Hourani, *Arab Seafaring*, p. 74.
[116] See, *JMBRAS*, XXIV, pt. 1, 1951, pp. 17–18; also J.V. Mill, "Malaya in the Wu-pu Chih Charts", ibid., XV, pt. 3, 1937, pp. 43–44, 48.
[117] R.K. Mookerji, op. cit., p. 18.

to enforce port regulations or to counteract the activities of pirates.[118] As a result, the Indian kings failed to check the inroads of Arab fleets which had already shown their naval might by conquering Sind and storming Valabhī in the eighth century.[119] It may be pointed out that initially "the Arabs had no experience of naval battles".[120] It was later during the course of their expansion towards the west that they learnt the art of equipping their warships from the Europeans, and used it against the Indians and others to promote and protect their commercial interests.

The Indian traders also seem to have done precious little to protect themselves from pirates on the high seas.[121] It is significant that while we find numerous references to Chinese and Arab ships carrying well-trained soldiers to safeguard their ships and cargoes, no such references are forthcoming with regard to the merchant ships of western India. The *Kuvalayamālā*, which gives us detailed information on the items preparatory to a voyage, such as collection of timber for plank, filling of containers with fresh sweet water, arrangement of sails, etc.,[122] makes no mention of carrying arms or armaments. The *Upamitibhavaprapañca-kathā* does refer to the collection of war material (*raṇasāmagrī*) before making a voyage,[123] but the lack of details and the casualness with which the statement is made indicate that war material was not considered the prime requisite for an Indian merchant ship. On the other hand, the Chinese ships, according to Ibn Battuta, used to carry one thousand men which included six hundred sailors and four hundred warriors. "Amongst the latter there are archers, shield-bearers and cross-bow archers, that is the people who shot naptha missiles".[124] Marco Polo also notes that "foreign merchants", being aware of the pirates off western coast of India, came here "so well manned and armed, and with such

[118] The Caulukyas of Gujarat seemed to have had a naval squadron at Cambay to check the pirates. Cf. *LCV*, pp. 31–32. The *Daśakumāracarita* refers to "a warship (*madgu*) surrounded by a number of vessels" which belonged to the prince of Tāmralipti. We are also told that these vessels "sailing with great speed" surrounded and defeated a ship in which Yavanas, most probably the Arab merchants, were travelling through the Bay of Bengal, perhaps without paying necessary dues. Cf. M.R. Kale (ed.), 1966, p. 155.

[119] See *supra*, p. 73.

[120] Cf. S.S. Nadwi, "Arab Navigation", *Islamic Culture*, XV, 1941, p. 445.

[121] Our sources indicate that pirates were molesting merchants not only in the region extending from the Gulf of Kutch to the coast of Ceylon but also in the waters of Andamans and Indonesia. Cf. *Alberuni's India*, I, p. 208; *MP*, II, pp. 389 f, 392, 395; *Bodhisattvāvadānakalpalatā* of Kṣemendra, p. 113; *PCJ*, p. 70, ll. 2 ff.

[122] A.N. Upadhye (ed.), 1959, pt. 1, p. 67; pt. 2, p. 169.

[123] *Upamiti*, pp. 870–72.

[124] *RIB*, p. 190.

great ships that they don't fear the corsairs".[125] We are told that the ship belonging to Ibrahim of Kawa (Kavi), in which Ibn Battuta sailed to Calicut, carried "fifty archers and fifty Abyssinian warriors who are the lords of this sea (Arabian Sea); whenever one of them is on a ship the Hindu pirates and infidels avoid attacking it".[126] It indicates the lack of striking power of Indians on the high seas.

It has been suggested that the taboo against sea voyages in the indigenous literature of the period might have distracted the Indians from going out.[127] We, however, believe that religious restrictions form a frail barrier to the desire of profit, and that the religious prejudice noted in the texts was just an expression of the decay of Indian maritime activity due to the predominance of the Arabs on the high seas.[128]

In short, the decline in the direct participation of Indians in foreign trade during the post-tenth centuries was primarily due to their inability to face the Arab warships. As they failed to make a dent in the vast and well-organised network of the Arab traders, the Indian merchants preferred to sell their goods to the Arabs who visited their ports, and tended to avoid direct trade contact with the outside world. Because of the complacency of local merchants, the Indian kings too acquiesced in the existing situation and remained contented with guarding harbours and collecting duty on the goods bought and sold by foreign traders in their regions.

IMPORTS-EXPORTS

The geographical position of Gujarat on the western seaboard of India made it a natural centre of international trade. Its ports were the places of "great trade" where ships and merchants from distant regions came bringing with them precious and semiprecious metals, and carrying back local goods such as cotton, buckram, well-dressed hides and "many other items of merchandise too tedious to mention".[129]

Though our sources do not provide us with a detailed list of imports and exports and even fail to distinguish between the items of terminal

[125] Cf. *MP*, II, p. 389.

[126] *RIB*, p. 176.

[127] A.L. Basham, op. cit., pp. 67–68; *ELNI*, pp. 130–31. See also *HDS*, II, pp. 934 ff.

[128] The history of maritime trade in the Indian Ocean during the last thousand years reveals that whosoever controlled the sea, controlled the trade. Thus, in this game of naval power, the Indians lost to the Arabs, the Arabs to the Portuguese (fifteenth-sixteenth centuries), and later the Portuguese and the French to the English.

[129] *MP*, pp. 395, 398, 399. See also, *HIED*, I, pp. 84, 85; *Al Idrisi*, pp. 54–55, no. 90; 56, no. 99.

and transit trade, and sometimes confuse the re-exported articles with the local products, we do get a fairly good picture of the commodities imported to or exported from western India. Since Gujarat coast acted as a gateway to the north and served as an entrepot for the goods shipped to Sind and western Asia, most of the articles brought here seemed to have formed a part of the transit trade which fetched a large revenue to local kings and a huge profit to the local wholesale dealers.

IMPORTS

The chief imports to western India included precious and base metals, silk, gems, ivory, "fine spices", wine, frankincense and horses.[130]

Metals

All types of metals, except iron, formed an important import. Marco Polo testifies that the merchants and ships coming to the ports of Thana and Cambay "chiefly bring" gold, silver, copper and *tutia* or vitriol.[131] It seems that the merchants noted by Marco Polo were those who came to the western coast of India from South-east Asia, as he observes elsewhere that ships coming to Malabar from the East brought "copper in ballast", and also gold and silver besides various "fine spices" to exchange them with the local products.[132] The epithet 'Suvarṇadvīpa' for South-east Asia in the Indian literature indicates that this region was considered the home of precious metals, and it was from here that India received its supplies. The various story-books also reveal that Indian merchants went to South-east Asia in search of gold and silver.[133] The term *cīnapaṭṭa* for tin in the *Vaijayantī*[134] would suggest that Indians procured this metal from China or South-east Asia. Likewise, the terms *mleccha* for copper and *yavaneṣṭa* for lead in the same text[135] would

[130] According to the *Periplus* (ed. Schoff, p. 42, no. 49), the port of Barygaza (Broach) imported a number of metals, wine, spices, coral, topaz, flint-glass, antimony, etc. Most of these articles continued to be imported during the post-tenth centuries.

[131] *MP*, II, pp. 395, 398. *Tutia* was probably used as an ointment. Ibid., Supplement, p. 31.

[132] Ibid., p. 390.

[133] *Upamiti*, pp. 996–98; *SK*, II, pp. 96 f; VI, p. 42; *TM*, p. 133; etc.

[134] *Vaijayantī*, p. 43, l. 60. It is pointed out that the richest metellogenetic tin province in the world extends from South-west China through Lower Burma and Malaya Peninsula to Indonesia. Chau Ju Kua tells us that this was a product of Sumatra and of India, whereas it could only have been a re-export from these countries. Cf. Wheatley, *JMBRAS*, XXXII, 1959, pp. 36, 115 ff.

[135] *Vaijayantī*, p. 43, ll. 49, 59.

imply that the West shipped some amount of these metals to India.[136] The Geniza records (eleventh-twelfth centuries) also reveal that large quantities of copper, lead and the ingredients meant for copper industry were sent from Aden to India.[137]

Precious Stones

Although Al Idrisi refers to pearl-beds off the coast of Subārā (Sopara),[138] the pearls and precious stones of good quality seem to have been imported into India from the Persian Gulf and Sri Lanka.[139] The existence of precious stones in Sri Lanka is usually noted by the Arab geographers. Al Idrisi, for example, says that in the mountain of Sri Lanka "all kinds of rubies and various types of precious stones, etc., are found", and adds that, "in its rivers diamonds are found. . . and on all its coasts, there are diving beds of excellent, precious and costly pearls".[140] Abu Zaid, however, informs us that Indians imported coral and emerald from Egypt.[141] It may be noted that the demand for pearls and precious stones came generally from Indian kings and feudal lords who had a great fancy for necklaces. The necklace taken off the neck of the Hindu king, Jaipāla, captured by Mahmud in AD 1001, is said to have large pearls, gems and rubies of the value of "two hundred thousand dinars".[142]

Silk

One of the chief items of import was the Chinese silk. The recipients of this commodity were mainly the countries of South-east Asia, which

[136] Some of the inscriptions from Gujarat refer to internal trade in different types of metals, which were probably imported from outside. See *supra*, p. 72.

[137] S.D. Goitein, *Studies in Islamic History and Institutions*, pp. 340, 343. Norman A. Stillman (*JESHO*, XVI, 1973, pp. 62, 63) points out that lead and copper in a variety of forms were imported into Egypt from the West. It seems that the Arabs re-exported them to India. Chau Ju-Kua records lead as a product of India (Wheatley, op. cit., p. 114). But as this metal is extremely rare in the subcontinent, the reference seems to have been to the re-export of this metal obtained from elsewhere. According to the *Periplus* (no. 49) too lead was imported into Barygaza (Broach) from the West.

[138] *Al Idrisi*, p. 55, no. 97.

[139] *Periplus* (p. 42, no. 49) refers to the import of coral and topaz at the port of Barygaza (Broach).

[140] *Al Idrisi*, pp. 27–28, no. 20. Biruni refers to superior kind of pomegranate like rubies in Ceylon. Cf. ibid., p. 134.

[141] *HIED*, I, p. 11. It is pointed out (*JESHO*, XVI, 1973, p. 63) that coral of good quality was obtained from the coasts of Spain and north Africa, and exported to Egypt. It was from there that coral was probably re-exported to India.

[142] *HIED*, II, p. 25.

took it in exchange for the spices and scented woods that they shipped northwards. It was from these countries that silk of China was re-exported to India and other places. Small quantities of Chinese silk were also directly disposed off in Sri Lanka and Malabar, which appear to have been the extreme points of westward destination of the Chinese *Junks* during the early medieval period. Rashiduddin speaks of Chinese *Junks* bringing to Ma'bar (Coromandel coast)[143] "clothes from Chin and Machin",[144] i.e., South-east Asia and China. Marco Polo informs us that the ships which came to Malabar from the East, brought among other things "cloths of silk and gold, and sendels" (i.e., sandal, a silk texture).[145] Among the fabrics of different lands to be used by a king, the *Mānasollāsa* distinctly recommends those from China and Sri Lanka.[146] In Indian literary texts we often come across references to the use of Chinese silk (*cīnaṁśuka*).[147] The mathematical text *Gaṇitasārasaṁgraha* sets forth problems referring to numerous large pieces of Chinese silk.[148]

There are certain references in the contemporary Chinese sources to silk produced in and exported from countries other than China. Thus, we are told that *sarsanets* (thin fine silk used for lining) was exported from Baghdad and coloured silks from Coromandel.[149] According toAl Idrisi, the inhabitants of Qaqula (?) reared silkworms in large number and produced plenty of silk called Qāqulī silk.[150] How far the emergence of new silk producing centres affected the trade of China is not known, but it seems that the Chinese silk continued to be in enormous demand. In

[143] Ma'bar or Maabar is the name given by the Muslim authors of the thirteenth-fourteenth century to a tract corresponding in a general way to what we call the Coromandel Coast, and is not to be confused with Malabar or the coast of Kerala. For the identification of Ma'bar, see, *MP*, II, pp. 332 f, fn. 1; also S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, pp. 147 ff.

[144] *HIED*, I, p. 69. The silken stuffs which, according to Rashiduddin (ibid.), were exported by the merchants of Ma'bar might have been partially a re-export of Chinese silk received by them.

[145] *MP*, II, pp. 389–90. For the identification of sandal or sendel, see ibid., pp. 10–11, fn. 1.

[146] *Mānas*, II, p. 88, vv. 1018–20. The fabrics from Sri Lanka may have been the re-export of those received from China.

[147] *KTM*, vv., 66, 344; *Naiṣadhīyacarita*, XXI. 2.

[148] IV. 19–20.

[149] P. Wheatley, op. cit., pp. 98 f. The export of silken stuffs by the merchants of Ma'bar (Coromandel Coast) is noted by Rashiduddin. *HIED*, I, p. 69. In the West, Spain and Sicily were the two leading silk producing countries in the eleventh century, which exported silk to Egypt. Cf. Norman A. Stillman, *JESHO*, XVI, 1973, p. 73.

[150] *Al Idrisi*, p. 72, no. 24.

fact, in 1219 the Chinese government thought of raising the quantity of silk exported abroad as one of the measures to offset an unfavourable balance of trade.[151]

Spices and Aromatics

Spices and aromatics formed the first and foremost item of medieval commerce. The ease with which they were shipped and the high prices they commanded all over the world made them the cargo *par excellence* of merchant ships. They were used as preservatives and medicines, and also formed an important part of cookery and religious ceremonies. A large number of spices noted in the contemporary inscriptions[152] seemed to have come into Gujarat from south India and South-east Asia. In South-east Asia there was hardly a place which did not produce one or the other kind of spices and aromatics. Thus, from Moluccas came nutmeg and cloves, from eastern Java and the lesser Sunda Islands sandalwood, from Java pepper, from the Isthmian tracts of the Malaya Peninsula the best quality of gharuwood or aloes, while cardamoms, camphor, ginger, cubebs, sapanwood etc. were more widely distributed throughout the region. In the Indian texts too we find references to camphor, arecanuts, sandalwood, *lavaṅga, lavalī, tamāla* etc. as the products of that region.[153] It seems that these articles were shipped from South-east Asia to Malabar, and thence to Gujarat and elsewhere.[154]

Though south India produced a number of spices, those from South-east Asia were considered better in quality and were, therefore, greater in demand. According to Marco Polo, Malabar produced a "great quantity" of pepper, ginger, cinnamom and turbit or cubebs, but it regularly imported cloves and spikenard and other fine spices" from the East, i.e. Java and Sumatra, and exported its "coarse spices"[155] in return. Kazwini points out that Quilon (Kūlam) used to import various sorts of aloe wood, camphor, and frankincense, and adds that aloe wood was brought hither from the islands beyond the equator. . . "[156] Though Al Idrisi refers to the mountains of Assam producing aloes of fine quality,[157]

[151] *Sungshih*, p. 26, quoted in P. Wheatley, op. cit., p. 36.

[152] See *supra*, p. 65.

[153] *SMK*, VI, p. 41; *TM*, pp. 133, 135, 137, 140.

[154] Initially, Indians occupied the chief position in spice trade in the East, but later the expansion of the Arab and the Chinese shipping made a serious dent in their monopoly.

[155] *MP*, II, pp. 389–90, p. 391 fn; see also, ibid., pp. 272, 284. According to Marco Polo, pepper and ginger were grown in the province of Gujarat too. Ibid., p. 393.

[156] *HIED*, I, p. 96.

[157] *Al Idrisi*, p. 64, no. 43; see also pp. 108, 128 f.

Al Masudi indicates that the aloes used in the temple of Multan came from Kumār (Cambodia). According to him, it was of the finest quality, and one *man* of it was worth two hundred dinars.[158] Again, we are told by Al Idrisi that rhubarb grew in the mountains of Ūrīsin (Orissa?), but that which came from China was superior.[159] Similarly, arecanuts and cardamoms were produced in the Coromandel Coast, but these must have also been obtained for re-export or local consumption from Cambodia, which was the largest producer of these articles.

Horses

The most important item of import from the Arab world was the horse. Since its import into western India is not noted in the *Periplus* or by Pliny or Ptolemy, the importance of horse trade in the early medieval period may be viewed in the context of contemporary feudal polity and society engaged in warlike pursuits.

The Indian texts highly commend the horses of the regions of Persia, Vanāyu (Arabia), Bahlika (Balkh, Kāmboja, Sindhu, etc.)[160] The combined testimony of Marco Polo, Rashiduddin, Wassaf and Ibn Battuta reveals that thousands of horses were sent every year for sale to India from various places such as Kish, Hormuz, Dofar, Aden, Oman, Kilahat, Crimea, Azov, etc.[161] According to Wassaf, in the reign of Atābak Abū Bakr (AD 1154–80), "10,000 horses were annually exported" from the different places in the Middle East to "Ma'bar, Kambāyat and other ports in their neighbourhood, and the sum total of their value amounted to 2,20,000 dinars. . . "[162] Marco Polo, referring to the kingdom of Tana (Thana), states that many horses were "shipped from abroad towards India" and that "no ship ever goes thither without horses in addition to other cargo".[163] In the *Prabandhacintāmaṇi*, the cargo of a ship driven by storm to the port of Someśvara on the Saurashtra coast is said to have included ten thousand horses.[164] Rājaśekhara refers to an incident when

[158] *HIED*, I, p. 23. Abu Zaid (ibid., p. 8) also refers to aloes of Kumār (Cambodia).

[159] *Al Idrisi*, p. 71. no. 13 According to Kazwini (*HIED*, I, p. 96), rhubarb grew in Quilon (Kūlam).

[160] Cf. *Abhidhānaratnamālā* (ed., Aufrecht), II. 284; *Upamiti*, p. 474.

[161] *MP*, I, pp. 83–84, 108; II, pp. 340, 370, 395, 438, 450; *HIED*, I, p. 69; III, pp. 33–34. *RIB*, p. xlv.

[162] *HIED*, III, p. 33.

[163] *MP*, II, p. 395. We are told that the king of Thana had entered into a covenant with the pirates that he should get all the horses they captured, and the rest of the plunder would remain with them.

[164] *PCJ*, p. 14, ll. 13–19. The number is, however, highly exaggerated.

Vastupāla, the governor of Cambay, was inspecting the unloading of horses at the port of Cambay.[165]

Marco Polo, Rashiduddin and Wassaf, in almost identical statements, tell us that thousands of horses were imported every year by the king of Ma'bar (Coromandel Coast), and that the king had entered into a contract with an Arab merchant Jamāluddin Ibrāhim "to embark as many (horses) as he could procure" from outside.[166] We are also told that the Indians were ignorant of the proper management, training and feeding of the horses.[167] Therefore, many horses died every year, forcing Indians to be in constant need of importing more. The Indians also did not have farriers, and, to quote Marco Polo, "the horse-merchants not only never bring any farriers with them, but also prevent any farrier from going thither, lest that should in any degree baulk the sale of horses, which brings them in every year such vast gains".[168]

The horses were brought by land as well as sea. Ibn Battuta indicates that horses came to India through the north-western routes in "droves of two hundred or more.[169] In western and southern India, however, the traders preferred to bring horses by sea aboard ships from Kish, Hormuz and Aden.[170] We have already noted the unloading of horses at the port of Cambay during the time of Vastupāla. The main advantage of the sea route was that the traders did not have to pay vexatious duties at intervening halts.

It appears from our sources that India spent or, as Marco Polo says, "wasted"[171] a great deal of wealth in purchasing horses. Each horse imported in the Ma'bar (Coromandel) used to cost "500 *saggis* of gold, worth more than 100 marks of silver", according to Marco Polo,[172] or "2,20 dinars of red gold", according to Rashiduddin and Wassaf.[173] We have already noted Wassaf's statement that in the reign of Abu Bakr of Persia India imported horses worth 2,200,000 dinars every year. Ibn Battuta points out that the price of a horse brought into India ranged

[165] "*yānapātrat-turaṅga-uttarantaḥ santi*", *PK*, p. 121.

[166] Rashiduddin in *HIED*, I, p. 69; Wassaf in *HIED*, III, p. 33; *MP*, II, p. 340. Marco Polo, however, makes no mention of the trade contract.

[167] *HIED*, III, pp. 33–34; *MP*, II, pp. 340, 345, 450.

[168] *MP*, II, p. 340.

[169] *RIB*, p. xlv.

[170] Cf. *MP*, I, p. 83; II, pp. 340, 370, 395, 438; Gibb (tr.), *Ibn Battuta*, p. 113.

[171] Ibid., II, p. 340.

[172] Ibid. Elsewhere he notes that each horse imported from the Persian Gulf was sold at 200 livres of Tournois which, according to Yule, was equal to £193. Ibid., I, p. 83, also pp. 86–87, fn. 2.

[173] *HIED*, I, p. 69; III, p. 33.

from one hundred dinars to four thousand dinars, depending on its quality, and adds that, though the horsedealers coming by land paid heavy duty at various places still, the margin of profit for them was "very high".[174]

One may like to enquire how the horses imported from outside were paid for and whether the purchase of horses led to any strain on Indian resources. In this context Rashiduddin's observations are noteworthy. According to him, Malik Takiuddin, the brother of Jamāluddīn, who was asked by the king of Ma'bar to procure horses from outside was "assigned the government of Fatan, Mali Fatan and Bāwal".[175] It suggests that the revenue of these places was assigned by the local king in lieu of the purchase of horses. Wassaf, on the other hand, points out that horses brought to Ma' bar, Cambay and other adjoining ports were "paid out of the overflowing revenue of the estates and endowments belonging to the Hindu temples, and from the tax upon courtesans attached to them, and no charge was incurred by the public treasury".[176] Elsewhere the same author points out that Indians always exchanged their imports with the local products, and from India "money has never been sent to any place for the purchase of goods".[177] He also remarks that the constant supply of new horses to India tended to satisfy the demand of western world for eastern products.[178] It suggests that horses were bought in exchange for local products. Chau Ju-Kua, however, is more explicit in this regard. He points out that horses brought to south India were purchased "in exchange for cloves, cardamom seeds and camphor".[179]

Thus, it seems that while Marco Polo and the Muslim authors calculate the value of imported horses in terms of money, in reality the horses, particularly those brought by ships to western and southern India, were exchanged for local goods, either directly or through the cash which Arabs received in return for the sale of their horses. True, the Indians by purchasing horses had to forego a large amount of bullion which they could have earned in exchange for the spices and other

[174] *RIB*, XLV.

[175] *HIED*, I, p. 69.

[176] Ibid. It suggests that separate arrangement was made to make payments for the horses. The *daśabandha*, a term which is noted in the *Lekhapaddhati* (p. 13) as a tax of one-tenth on the sale of a horse, and in the Nāḍol inscription of AD 1143 (*DHNI*, II, p. 1113) as a tax on the dancing girls of a temple, may have been one of the means of collecting money for this purpose.

[177] Ibid., p. 30.

[178] Ibid., p. 34.

[179] *CJK*, p. 133, quoted in *MP*, II, supplement, p. 113.

products, but, at the same time, it seems doubtful whether, as a result of horse trade with the Arabs, they suffered any strain or drain on their economic resources.

Ivory and Other Miscellaneous Goods

India and South-east Asia had their own sources of ivory,[180] but the African ivory was considered superior to that found in any part of Asia, both as regards to its weight and colour. The Arabs exercised a monopoly over the collection and transportation of African ivory in the western part of the Indian Ocean. Al Masudi states that ivory was brought from Zanj (Zanjibar) to Oman and from there it was shipped to India and China.[181] The terms *kāpiśāyana* for wine in the *Abhidhānaratnamālā*[182] and *turuṣka* for incense in the *Vaijayantī*[183] imply that these commodities were imported from the Middle East. The *Vaijayantī* suggests that asa-foetida and saffron also came to India from west Asia, through Balkh (Bāhlika).[184] Rose-water and dates were brought from Persia.[185] Aqsara in Mesopotamia, according to Ibn Battuta, exported carpets of sheep's wool as far as India and China.[186]

EXPORTS

The chief items of export from western India were textiles, manufactured goods of metals and leather, sugar, timber, some dyes, Indian spices and aromatics, precious and semiprecious stones and slaves.

Textiles

Marco Polo informs us that Gujarat produced "a great deal of cotton", and adds that a large quantity of good buckram and cotton was exported from the ports of Thana and Cambay to many quarters.[187] This statement is supported by the Chinese sources which include "foreign

[180] *Al Idrisi*, (p. 70, no. 5) refers to the tusks of elephants in Ūrīsin (Orissa ?) which were sold to merchants for large sums, and were carried to different parts of the world. The *Periplus* (p. 42, no. 49) refers to ivory as an export from Barygaza.

[181] Quoted in *CJK*, p. 127, n. 4; see also, P. Wheatley, op. cit., p. 112.

[182] II. 174.

[183] *Vaijayantī*, p. 132, l. 221.

[184] Ibid., p. 252, l. 51; also p. 133, l. 262.

[185] Ibn Haukal and Abul Fida, quoted in S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, pp. 428.

[186] Gibb (tr.), *Ibn Battuta*, p. 131.

[187] *MP*, II, pp. 393, 395, 398. Rashiduddin also speaks highly of the strength of the Gujarat soil for cotton production. cf. *HIED*, I, p. 67. See also *supra*, p. 64.

cottons of all colours" in the list of products of Gujarat, which were sent to China and to the Arabs (Ta-shī) "for sale".[188] It is noted by Chau Ju-Kua that Malwa was famous for white cotton, and every year the cloths manufactured in this kingdom were carried abroad on the backs of some two thousand oxen, or more, to barter.[189] P. Wheatley points out that in China during the Sung period (AD 960–1279) a new phrase for cotton came into use. This was *tou-lo-mien*, a composite coinage from Sanskrit *tula* (cotton), and chinese *mien* (dowry), which Chau Ju-Kua lists as a product of Malabar.[190] It is not improbable that cotton cloths were exported from Gujarat to Malabar, and thence to China. From Abul Fida we learn that Thana was famous for cotton fabrics called Thana textiles which were exported from here to foreign markets.[191]

Metal Goods

Raw iron as well as swords and lances manufactured in India were exported to China and the Middle East. The Geniza records of the Jews (eleventh-twelfth centuries) refer to raw iron being sent to Aden from western India.[192] Chau Ju-Kua also includes iron, probably in the bar form, among the exports of India.[193] Though the Chinese author was merely quoting the eighth century *T'ung-tien*, it is likely that India continued to export iron in the post-tenth centuries from its deposits in Bihar, Orissa, Madhya Pradesh, Mysore, etc.

The Chinese sources mention swords being imported from India, and we specifically hear of jewelled swords from an Indian state transcribed as *P'eng-Chieh-lo*, which, according to Hirth and Rockhill, could be "the kingdom of the Balhara" in western India.[194] The swords of India, which had the reputation of being very supple and sharp, were highly valued by the Arabs too. It is pointed out that the pre-Islamic Arabic poetry has many references to Indian swords which were quite popular among the warring tribes, the Beduins.[195] In a long discourse on

[188] *CJK*, pp. 92, 93; see also P. Wheatley, *JMBRAS*, XXXII, 1959, p. 61. According to Hirth and Rockhill (*CJK*, p. 93), the "foreign cotton stuffs of all colours" noted by the Chinese author were probably "chintzes", i.e., printed cotton cloth.

[189] *CJK*, p. 93. It seems that cotton cloths were carried by oxen to the nearest ports for onward shipment to different regions.

[190] P. Wheatley, op. cit., p. 59.

[191] Cf. S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, p. 40.

[192] Cf. S.D. Goitein, *Studies in Islamic History and Institutions*, pp. 339, 342.

[193] P. Wheatley, op. cit., p. 117.

[194] *CJK*, p. 102; *Chufanchih*, I, p. 37; P. Wheatley, op. cit., pp. 36, 52.

[195] Salih Ahmad El-Ali quoted in M. Ahmad, *Indo-Arab Relations*, p. 82.

iron found and used in some countries, Bīrunī describes particularly the various types of iron and other compounds used in the manufacture of swords and daggers in India.[196] Al Idrisi praises Indian craftsmen for making excellent swords surpassing those made by other people.[197] Utbi and Nizami also speak highly of Indian swords.[198] In fact, Indian swords and daggers were in great demand in the West, where the crusades (eleventh-thirteenth centuries) must have created a wide market for them. The literary sources of the period indicate that certain regions in western India, such as Saurashtra, Sopara and Broach, were reputed centres of sword manufacture.[199]

The study of the Geniza records by S.D. Goitein reveals that large quantities of raw copper, lead and other ingredients of copper industry were imported into western India from the countries in the West.[200] It also reveals that old or broken vessels and implements of all descriptions were sent out from Aden to India to be remade into new utencils according to the specification provided, and then re-exported. It indicates that the copper goods of India were highly esteemed by the Adenese merchants. Ibn Battuta also informs us that wares, probably copper wares, from India and Sind were "despatched to the Iraq, Fars and Khurasan" through the markets of Jarawan in Hormuz.[201]

Leather and Leather Goods

Marco Polo informs us that great number of skins of various animals such as those of goats, oxen, buffaloes, unicorns, etc., were dressed in the province of Gujarat and loaded every year on "a number of ships for Arabia and other quarters" from Thana and Cambay.[202] He also points out that Gujaratis made beautiful mats in red and blue leather, inlaid with figures of birds and beasts and embroidered with gold and silver wire, which were highly prized by the Saracens as sleeping mats.[203] According to Al Masudi (AD 915), Cambay and the towns around it, like Sindan (Sanjan) and Sufārāh (Sopara), were famous in Baghdad for the shoes manufactured there.[204]

[196] A.J.V. Togan, (ed.), *Bīrūni's Picture of the World, Memoirs of the Arch. Sur. of India*, no. 53, pp. 98–105, quoted in *Al Idrisi*, p. 132.

[197] Cf. *Al Idrisi*, p. 23, no. 3.

[198] *HIED*, II, pp. 33, 227.

[199] See *supra*, pp. 69–70.

[200] S.D. Goitein, op. cit., pp. 340, 341, 343. See also *MP*, II, pp. 395, 398. The *Periplus* (p. 42, no. 49), too refers to the import of copper in western India.

[201] Gibb (tr.), *Ibn Battuta*, p. 119; *RIB*, p. xliv.

[202] *MP*, II, pp. 393, 395, 398. See also, *supra*, pp. 67 f.

[203] Ibid., pp. 393–94.

[204] *Bom Gaz.* I. pt. 1, p. 514. See also, S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, p. 40.

Timber

Teak was also an important export from the coast of Gujarat to West Asia. It was used in the construction of ships and houses. Ibn Jubayr (twelfth century) says that timber for ship building at Aydhāb was imported from India and al-Yaman.[205] The boats of Hormuz, the planks of which, according to Marco Polo, "were stitched together with twine made from the husk of the Indian nut",[206] must have been made of the timber imported from India. Ibn Rosteh mentions teak as an export from the Rāṣṭrakūṭa kingdom.[207] According to Al Idrisi *al-Kumkam* or Konkan was "the land of teak-wood".[208] Ibn Khurdadba describes canes and bamboos as exports of Sind,[209] but as he also notes that teak wood and canes grow in Sindan,[210] it is certain that Sind received its supplies of timber from Konkan for re-export to the Arab world.

Aromatics, Spices and Dyes

Gujarat seems to have exported some aromatics to foreign countries, for we are told by Al Idrisi that the mountains of Saimur produced "many aromatic plants, which were exported".[211] According to Marco Polo, Thana had plenty of incense of brown colour.[212] Yule points out that western India supplied a variety of aromatic gum-resins such as white dammer, black dammer, *mukl* or *gugul* (bdellium) and suggests that the brown incense noted by Marco Polo was probably *mukl* which grows in Sind, Saurashtra and the Dessa districts.[213] Alberuni also regards *mukl* as the staple export from the neighbouring regions of Gujarat.[214] Costus, which is used as an incense and also as a medicine, is mentioned by Ibn Khurdadba as an export from Sind.[215] Since it is

[205] Quoted in Hourani, *Arab Seafaring*, p. 90. *Periplus* (p. 36, no. 36) too tells us that "timbers of teakwood and logs of blackwood and ebony" were regularly sent in "large vessels from Broach to Oman in the Persian Gulf. The Indian teak imported by the Arabs was probably used in ship-building.

[206] *MP*, I, p. 108. *Al Idrisi* (pp. 29–30, no. 32) refers to the inhabitants of Oman and Marbat, belonging to Yemen, carrying away coconut wood for making boats, masts and ropes.

[207] See *ELNI*, p. 150.

[208] *Al Idrisi*, p. 36, no. 7; see also ibid., p. 90.

[209] *HIED*, I, p. 15.

[210] Ibid.

[211] Ibid., I, p. 85.

[212] *MP*, II, p. 395.

[213] Ibid., II, pp. 396–97, note 2. According to the *Periplus* (p. 42, no. 49) costus and bdellium were exported from Broach.

[214] *HIED*, I, p. 66, fn. 1.

[215] *HIED*, I, p. 15. See also *Periplus*, pp. 37–38, no. 39. Costus is probably the Chinese *putchuck* which was burnt as incense in the temples of China.

grown largely in Kashmir,[216] it is possible that costus was brought to Sind either by land or through the ports of Gujarat for further re-export.

Spices were generally brought to Gujarat from south India and South-east Asia for local consumption as well as for re-export, but Marco Polo's statement that the province of Gujarat produced much pepper and ginger,[217] seems to suggest that some of these were exported by Gujarat too. Yule points out that *baladi* which, according to Rashiduddin, was "exported in ships from the coast of Gujarat", was a type of ginger which grew on the western coast of India.[218]

Among the dye stuffs, Gujarat produced plenty of indigo, and myrobalans which were exported to foreign countries.[219] Lacquer, according to the Chinese sources, was one of the products of Gujarat, and was probably sent from its coast to China and the Middle East.[220] It was used as a protective and decorative coating for a wide range of materials and utencils and also as a textile dye. Besides, saffron cultivated in the Kashmir valley,[221] Brazil wood (Arabic *Baqqam*) grown in western India from Goa to Trivandrum, and Indian madder, available from the hilly tracts of India[222], might have also been brought to the Gujarat ports for export.

Precious and Semiprecious Stones

The Gujarat coast also sent out precious and semiprecious stones such as diamonds, pearls, emeralds, agnate, onyx, cat's-eye, etc. more as re-exports than as original products.[223] Chau Ju-Kua, quoting an eighth

[216] *CPI*, p. 980.

[217] *MP*, II, p. 393. It is pointed out that Hiuen Tsang also speaks of pepper growing at 'Ochali', the northern border of Gujarat. Ibid., p. 394, no. 3.

[218] Ibid., p. 391. Rashiduddin in *HIED*, I, p. 67. Ginger was used as a medicine as well as and also in the manufacture of liquor. See, *CPI*, p. 1142.

[219] *CJK*, p. 92; *MP*, II, pp. 393, 398. The *Periplus* (p. 38) refers to the export of indigo from the port of Barbaricum in Sind. Myrobalan is one of the most serviceable of tans which adds weight and bloom to leather. It is also used in medicines, chiefly as purgative and astringent.

[220] See P. Wheatley, op. cit., p. 95; Norman A. Stillman, *JESHO*, XVI, 1973, p. 41.

[221] *CPI*, p. 429. Its primary use was as a dye and colouring agent, but it was also used in cooking and medicines. It was an important article of medieval commerce.

[222] *CPI*, pp. 926–27. Indian madder was basically a dye used in dyeing coarse cotton fabrics into various shades of scarlet, coffee-brown, etc. It is pointed out that the Chinese imported the root of Indian madder for the sake of its toxic and astringent properties. Cf. P. Wheatley, op. cit., p. 97.

[223] In the Arabic literature of the period, Ceylon (Sarandib) is generally noted as the home of precious and semiprecious stones. See *Al Idrisi*, p. 27, no. 20.

century text *T'ung-tien*, refers to diamonds as products of India.[224] Since diamonds in India were found in the regions of Madras, Hyderabad, Bundelkhand, etc., some of them might have come to the Gujarat ports for export. In certain texts, Sopara and Saurashtra are included in the list of the places where diamond was available.[225] But as these places are not known to have possessed the diamond mines it seems they either dealt in diamond craft or handled the re-export of diamonds. Al Idrisi's statement that there were "fishing grounds and diving beds for pearls in Subara (Sopara)"[226] may indicate that some quantities of pearls were exported from the western coast of India, though the pearl beds lay chiefly in the Persian Gulf and Ceylon.[227] Al Masudi speaks of an emerald known as Makkan carried from Cambay by way of Aden to Mecca where it found a good market.[228] But it seems that emeralds, like other precious stones, came to Gujarat from Ceylon for re-export to west Asia. Some semiprecious stones such as agnate, carnelian, onyx, cat's-eye, etc. found in the Rajpipla mines of Gujarat,[229] might have been exported to foreign countries from the coast of Gujarat.[230]

Sugar and Cereals

Among the agricultural products, sugar and sugarcane seem to have been the chief items of export.[231] Rashiduddin includes sugar from Malwa in the list of articles "exported in ships from the coasts of Gujarat to all countries and cities"[232] Chau Ju-Kua, while presenting an account of Gujarat (Hu-Cha-lo), Malwa (Ma-lo-hua) and eastern India (T'ien-chu), also refers to the export of sugar and sugarcane.[233] According to Al Idrisi sugar and *fānīdh* (a confection) were exported from Makran "in large quantities to the east and west".[234] It is possible that

[224] P. Wheatley, op. cit., p. 113.

[225] Cf. *ATTR*, p. 208.

[226] *Al Idrisi*, p. 55, no. 97. Of pearls mentioned by Idrisi, specimens are still found in the Thana creek. *Imp Gaz of India*, XXIII, p. 297. According to Varāhamihira (fifth century), pearls were available in the Saurashtra coast and the Gulf of Cambay. Cf. *ATTR*, p. 208.

[227] Cf. *Al Idrisi*, pp. 27–28, no. 20, also p. 133; P. Wheatley, op. cit., pp. 89–90.

[228] Quoted in *Bom Gaz*, I, pt. 1 p. 514.

[229] *Imp Gaz of India*, XXI, p. 81.

[230] The *Periplus* (p. 42, no. 49) refers to agnate and carnelian as the items of export from Barygaza.

[231] The *Periplus* (p. 42, no. 14) refers to the export of "honey from the read called sacchari" from Barygaza to the region of the Red Sea. The term *sacchari*, according to W.H. Schoff (ibid., p. 90) is the Prakrit form of the Sanskrit *sarkara* (English: sugar).

[232] *HIED*, I, p. 67.

[233] *CJK*, p. 111.

[234] *Al Idrisi*, p. 47, nos. 42, 43.

sugar exported from Makran was partly imported from Gujarat where, as we have already noticed, sugar industry received great encouragement during the post-tenth centuries.[235]

We also come across sporadic references to the export of cereals from India. Benjamin of Tudela (twelfth century) points out that, apart from silk, cotton, spices, etc., the markets of Qais (Kish) provided merchants with cereals which were carried there by ships coming from India and other parts of the world.[236] According to Ibn Battuta, the people in Dhofar, at the extremity of Yemen, used the rice "imported from India".[237] As Al Idrisi describes Cambay "fertile in wheat and rice",[238] it is likely that some of these grains were exported from here to the Middle East. Interestingly, the Geniza records of the Jews mention some shipments of wheat from the Red Sea region to western India.[239]

The combined testimony of different sources, however, tends to suggest that trade in cereals was of a small amount, and probably catered to the needs of foreign merchants living in ports rather than the masses at large. In fact, the freight charges and the duty levied at ports must have made the shipped grain too costly to be consumed by the common people.

Miscellaneous Items

Apart from the above-noted goods, some miscellaneous items such as birds,[240] animal horns,[241] slaves, etc. also formed the commodities of export. The slave trade in the Indian Ocean appears to have been under the control of the Arabs. They collected slaves from different parts of the world, viz., Africa, Europe and Asia, and either sold them to the

[235] *Supra*, pp. 58–59.

[236] Quoted in N.A. Ziadeh, "Change of Arab Centres in the Middle Ages", *Studies in Asian History*, ed., K.S. Lal, p. 299.

[237] Gibb (tr.), *Ibn Battuta*, pp. 113 f. The *Periplus* (p. 27, no. 14) includes wheat and rice in the list of articles exported from Broach to the region of the Red Sea.

[238] *HIED*, I, p. 85. Elsewhere it is noted by Al Idrisi that the land of Jirbāttan (south of the Coromandel coast ?) which had "abundant of rice and other grains", supplied "food provision" to Sarandīb (Ceylon). Cf. *Al Idrisi*, p. 63, no. 37.

[239] Cf. S.D. Goitein, op. cit., p. 343.

[240] According to Masudi, peacocks were imported into Iraq from India. S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, p. 46. The Chinese sources refer to parrots being obtained from India. P. Wheatley, op. cit., pp. 122 ff. These birds were generally kept by rich as pets.

[241] In the *Kuvalayamālā*, (ed. A.N. Upadhye, pt. 1, 1959, pp. 65 ff) we read of a merchant of Surpāraka (Sopara) who took buffallo-horns to Cīna and Mahācīna, and made great profit by buying *gangāvadi* and *netrapatta* cloths of silk in return.

Chinese rich men as doorkeepers[242] or employed them as galley-slaves. The slaves were also sold in the markets of the Middle East to work on the vineyards.[243] Though the *Periplus* suggests that slaves were imported into Baryagaza (Broach) from the West,[244] it would appear from the stories in the Indian texts belonging to later periods that Indians too had started participating in this trade by exporting slaves to foreign countries.[245] The *Kuvalayamālā* refers to a trader at Sopara who took men to Strīrājya(?) and returned with gold.[246] A document in the *Lekhapaddhati* mentions slaves being shipped to overseas and sold or exchanged for other commodities.[247] The king Vajrāditya of Kashmir is said to have sold many men as slaves to the *Mlecchas*.[248] In the *Upamitibhavaprapañcakathā*, we have an interesting reference to robbers feeding a man so that he might be sold as a slave at a handsome price in a foreign country (*parakūle*).[249] The statement of Merutuṅga that Tejaḥpāla, the minister of the Vāghelā king Vīradhavala, earned merit by banning the abduction of men by seamen[250] indicates that a number of men were being captured and exported as slaves from Gujarat in the thirteenth century. The growth in the volume of slave trade in the post-tenth centuries may be attributed to the development of shipping which required a large number of persons to work at the galleys.[251]

NATURE OF FOREIGN TRADE

The nature of foreign trade during the eleventh-thirteenth centuries seems to have undergone some change. In the earlier periods, India's export consisted mainly of luxury articles such as spices, silk and fine

[242] For the Chinese references to Arabs in slave trade in the post-tenth centuries, see P. Wheatley, op. cit., pp. 39, 54; also *JMBRAS*, XVII, pt. 1, 1939, p. 186.

[243] The *Daśakumāracarita* (ed. M.R. Kale, p. 155) tells us that the Yavanas in a ship in the Bay of Bengal saved a person from being drowned, and decided to sell him as a slave to work on the vineyards in Persia.

[244] *Periplus*, p. 36, no. 36.

[245] Generally forest tribes are described as indulging in such activities (*SK*, II, pp. 91 f), but sometimes the kings were also engaged in slave trade.

[246] *KMK*, pt. 1, pp. 65 ff. It is difficult to identify the Strīrājya. For various legends on the kingdoms ruled by women, see *MP*, II, pp. 404–6.

[247] *LP*, p. 47.

[248] *RT*, IV. 39.

[249] *Upamiti*, pp. 404–5.

[250] *PCJ*, p. 99, l. 20.

[251] It is possible that hunt for slaves by the Arabs, and the stories of tortuous treatment meted out to them made Indian merchants too scared to make foreign voyages, particularly when the Indian ships were not well-armed to protect themselves from attacks on the high sea.

muslins. But now it came to be extended to sugar, buckram, flaxen and cotton fabrics, tanned leather, leather goods, swords and spears. Some sporadic references to the export of cereals from India may also indicate an increased ambit of foreign trade. We have no idea of the volume of trade in sugar, cotton and cereals, but, as they commanded wider market, their export might have encouraged the local producers in western India to grow more of these crops with the help of artificial irrigation.[252] The export of leather and metal goods, which assumed a fairly high proportion during the period, must have resulted in the growth of artisanal activity in western India.

However, in spite of the references to trade in certain essential commodities, the foreign trade by and large continued to be centred around luxury and prestige goods, the demand for which came from the ruling chiefs and the emerging class of merchants and other townfolks. In fact, the merchants, who risked their life as well as capital to transport goods from one place to another, naturally preferred to trade in precious articles which, though having limited clientele, promised them greater margin of profit. The Moṭupalli pillar inscription of the Kākatīya king Gaṇapatideva (AD 1244–45) suggests that the chief cargo of ships in that period included such items as sandal, country camphor, Chinese camphor, pearls, rose-water, ivory, civet, copper, zinc, lead, silk thread, silk corals, perfumes and arecanuts.[253] Marco Polo informs us that merchants from India came to Hormuz "with ships loaded with spices and precious stones, pearls, cloths of silk and gold, elephants' teeth, and many other wares."[254] According to *Hudud-e-Alam* (tenth century), the Indian exports included perfumes such as musk, aloes, amber and camphor, and pearls of various varieties and sizes, diamonds and innumerable kinds of medieval herbs.[255] Thus, it seems that merchants, who were always goaded by the desire to make profit, traded largely in items which had less bulk and high value, and fetched them higher returns.

In spite of the numerous perils of the journey,foreign trade continued to be a lucrative activity. This is reflected in a traditional Gujarati verse which says that he who goes to Java never returns, and if, by chance, he returns, he brings back money enough to live for two generations.[256] We have already noted Ibn Battuta's statement that even after paying heavy duty at various places on way to India, the horse dealers earned enormous

[252] For artificial irrigation, see *supra*, pp. 28 f.
[253] *EI*, XII, pp. 195–96, ll. 154 ff.
[254] *MP*, I, p. 107.
[255] Cf. V. Minorsky (ed.), pp. 86 ff. See also S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, pp. 39, 41.
[256] *RM*, p. 418, fn. 1.

profit on their transactions.[257] The study of a Geniza record by Norman A. Stillman reveals that Brazil wood, which was exported from India, fetched a profit of 150 to 300 per cent in the West.[258] The sea-captain Buzurg (tenth century) refers to a Jew, a broker of Oman, called Isac, who after having gone and lived in India and China became so rich that he owned several ships.[259] Yukut refers to the story of another man who left Oman in poverty and then returned to it as the owner of a ship loaded with large cargo of goods including musk, silk fabrics and jewels.[260] In the *Jāmi-ul Hikāyāt* (AD 1211) we hear of Wasa Abhira, a merchant of Nahrwāla (Aṇahilavāḍa), whose property in Ghazni amounted to ten lakh rupees.[261] From the *Jagaḍucarita* we learn that the merchant Jagaḍu, who had regular trade relation with Persia, was so rich that, during a terrible famine lasting for three years, he was able to distribute grain free to the people.[262] The *Moharājaparājaya* of Yaśaḥpāla presents an exaggerated picture of the wealth of Kubera, the merchant prince of Aṇahilavāḍa, who was carrying on sea trade.[263]

The growth of foreign trade, particularly along the sea greatly benefited the kings too. Marco Polo points out that the chief source of the wealth of the king of China lay in the export duty on silk,[264] and that of the Sultan of Aden in the duty on horses exported to India.[265] As India lay midway between China and Persia, the Indian kings too drew large revenue from the duty levied on the ships which called at their harbours.[266] It naturally had the effect of increasing royal interest in promoting foreign trade by encouraging foreigners to come and settle in their domain.[267]

India's foreign trade during the eleventh-thirteenth centuries seems to have been conducted largely through the barter system. It was quite natural because the merchants, who came aboard a ship with cargoes, instead of going back with an empty ship, preferred to load it with goods which had demand back home or elsewhere *en route*. In some of the stories of the period, we read that Indian merchants on reaching foreign markets sold their merchandise and collected foreign wares in

[257] *RIB*, p. xlv.
[258] *JESHO*, XVI, 1973, pp. 41 f.
[259] S.S. Nadwi, (Eng. tr.), *Arab O'Hind*, p. 51.
[260] Ibid.
[261] *HIED*, II, p. 201.
[262] *Jagaḍucarita*, VI. 67–137.
[263] *MPY*, Act III, pp. 53 f, 61.
[264] *MP*, II, pp. 189, 216, 235.
[265] Ibid., p. 438.
[266] Cf. *EI*, III, pp. 292, 301; *Mānas*, II, p. 62, vv. 374–76; *RIB*, pp. 184–85. According to Khurdadba, the ships *en route* to China from Siraf had to pay a toll of 1,000 *dirhams* at Kūlam Mali in Malabar. See Hourani, *Arab Seafaring*, p. 71.
[267] See *supra*, pp. 79–80 f.

exchange (*gṛhītam pratibhāṇḍam*)[268] Wassaf categorically mentions that India sent goods rather than money in exchange for her imports.[269] Chau Ju-Kua points out that ox-loads of cotton stuffs of Malwa were sent every year to other countries "to barter".[270] He also refers to the products of Malabar (Nan-pi) being exchanged with those of Sumatra.[271] Marco Polo too points out that the ships coming to Malabar from the East exchanged their cargoes with the local products of the region.[272]

In the absence of statistics, it is difficult to work out the balance sheet of trade during the post-tenth centuries, but it may be surmised that, in spite of the growing competition from the Arabs and the Chinese, the "balance of trade" continued to be favourable to India. S.D. Goitein's study of the Geniza records reveals that in return for 77 commodities exported to the West from or through India, 103 were imported by the East; but, on the basis of prices noted in the records, he adds that the value of imported goods "amounted to comparatively small sums".[273]

[268] *Upamiti*, pp. 870 ff. *KMK* (pt. 1, pp. 64 ff) indicates that Indian merchants at Sopara made enormous profits by bringing foreign goods in exchange for indigenous goods.

[269] *HIED*, III, p. 30.

[270] *CJK*, p. 95.

[271] Ibid., pp. 88 f.

[272] *MP*, II, pp. 389–90.

[273] S.D. Goitein, op. cit., pp. 339 f, 342.

Chapter 5

Trade Routes

LAND ROUTES AND COMMERCIAL CENTRES

The position of Gujarat on the western seaboard made it a natural gateway to India; all the goods to and from the western ports went along the land routes which passed through this region. The disturbed political condition of central Asia during the tenth century gave an added importance to these routes.[1] The rise of Caulukyas was also an important factor that contributed to increased road activity in this region. The Caulukyas ruled over a vast area which included not only Gujarat, Kutch and Saurashtra but also western Malwa and southern Rajasthan. They needed a wide network of roads to keep their far-flung areas under control and, therefore, evinced keen interest not only in preserving the existing highways but also in constructing the new ones as and when required.[2] The references in numerous contemporary inscriptions to *rājamārgas* or *rājamaggas* and village roads in connection with the boundaries of donated lands show that the trunk roads connecting the main centres of the Caulukya dominion had a large number of feeder lines. These facilitated inter-exchange of commercial goods between towns and villages. The increase in commercial traffic during the post-tenth centuries also resulted in the development of new commercial centres and towns along the trunk routes.[3]

The available information is, however, too meagre to help us to draw a complete and final picture of routes treaded by merchants to and from Gujarat. Nevertheless, the accounts of travellers, the itineraries of pilgrims, the inscriptional references to custom-houses, the remains of ponds, tanks, temples, fortresses, etc., reveal that Gujarat was well connected both internally as well as externally.

Internal Routes

Internally, there were various trade routes which linked different parts of western India with each other. In the province of Saurashtra,

[1] See *infra*, pp. 123f.

[2] See *supra*, pp. 42ff.

[3] "Towns are related to routes" is an aphorism of the French geographer Vidal de Balanche. See E. Mortone ed., *Principles of Human Geography*, trans. from French by M. Todd, p. 370.

the chief routes followed the coast from Bhavnagar in the south-east to Somanātha-paṭṭana in the south-west, and thence to Dwarka in the north-west. In the region of northern coast, there was a road along the Gulf of Kutch. It passed through Bharna, near the port of Khambhalia, where, according to a stone inscription (AD 1218), there was a custom-house to collect transit duties.[4] There must have been many smaller roads cutting across the peninsula of Saurashtra but, as they passed through thinly populated country covered with dense forests and mountains, the merchants and travellers generally preferred the coastal, though circuitous route.

Initially, Aṇahilapura, the capital of the Caulukyas, was connected with the coast by a road passing through Munjapura, Jhinjhuvad, Viramgam, Dholka and Dhandhuka. Merutuṅga tells us that the Jaina monk Devacandra Sūri came to Dhandhuka on his journey from Aṇahilapura (AD 1097), and received Hemacandra for initiation in the Jaina church. The same author tells us that pilgrims going from north Gujarat to Somanātha paid a pilgrimage tax at Bāhuloḍa,[5] which has been identified by Altekar with the village Bholada about twenty-five miles north-west of Dhandhuka or twenty miles south-west of Dholka.[6] Mahmud of Ghazni, during the course of his invasion (AD 1025), is known to have followed the coastal route to Somanātha from Aṇahilapura.[7] Thus it seems that connection between Gujarat and the Saurashtra ports in the eleventh century was mainly through the coastal route.

In the twelfth century Siddharāja constructed a new military road through the peninsula to subdue the Cūḍāsama chief of Junagadh.[8] This great military road from Aṇahilapura passed through Munjapura, Jhinjhuvad, Viramgam, Wadhwan, Saela, Gondal, Jetpur, Vāmanasthalī (Vanthali) and ultimately joined Somanātha-paṭṭan. The remains

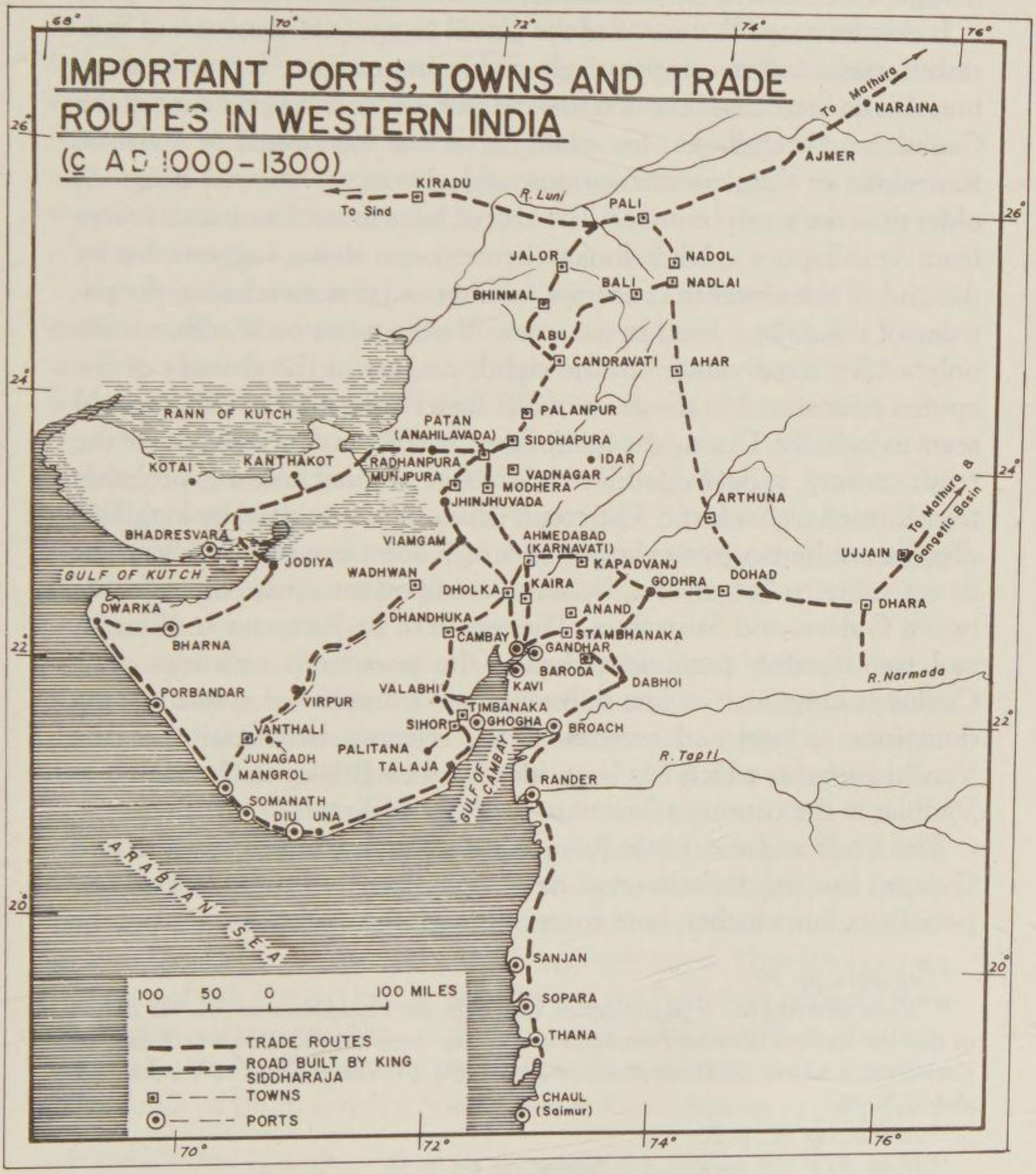
[4] *"Bhadrāṇaka maṇḍapikā"*. *CPSI*, no. 7, p. 205, l. 7.

[5] *PCT*, p. 84. We are also told that this tax was abolished by king Siddharāja.

[6] A.S. Altekar, "Ancient Towns and Cities in Gujarat and Kathiawad", *IA*, LIV, Supplement, pp. 26, 33.

[7] The route of Mahmud's expedition, as noted by the Muslim authors is as follows: from Multan to Jaisalmer across the barren desert and then via Aṇahilapura, Modhera, Delvada near Una on the southern coast to Somanātha. On his way back, he went across Kutch and Sind to Multan. Cf. M. Nazim, *The Life and Times of Sultan Mahmud of Ghazna*, pp. 215 f; see also, *CG*, pp. 43–48.

[8] Merutuṅga informs us that, when Siddharāja proceeded to subdue the king of Junagadh, he marched from Wadhwa southwards along the new road across the peninsula specially constructed by him for the military expedition (*PCT*, p. 95).


IMPORTANT PORTS, TOWNS AND TRADE ROUTES IN WESTERN INDIA
(C AD 1000-1300)
68°
70°
72°
74°
76°
26°
24°
22°
20°
To Malhura
NARAINA
AJMER
KIRADU
To Sind
R. Luni
PALI
JALOR
NADOL
BALI
NADLAI
BHINMAL
ABU
CANDRAVATI
AHAR
PALANPUR
RANN OF KUTCH
PATAN (ANAHILAVADA)
SIDDHAPURA
IDAR
KOTAI
KANTHAKOT
RADHANPURA
MUNJPURA
VADNAGAR
MODHERA
JHINJHUVADA
ARTHUNA
To Malhura & Gangetic Basin
BHADRESVARA
VIAMGAM
AHMEDABAD (KARNAVATI)
KAPADVANJ
UJJAIN
JODIYA
GULF OF KUTCH
WADHWAN
DHOLKA
KAIRA
GODHRA
DOHAD
DWARKA
DHANDHUKA
ANAND
DHARA
BHARNA
CAMBAY
STAMBHANAKA
GANDHAR
BARODA
DABHOI
R. Narmada
PORBANDAR
VIRPUR
VALABHI
KAVI
TIMBANAKA
SIHOR
GHOGHA
BROACH
VANTHALI
JUNAGADH
MANGROL
PALITANA
TALAJA
GULF OF CAMBAY
R. Tapti
RANDER
SOMANATH
DIU
UNA
ARABIAN SEA
SANJAN
SOPARA
THANA
CHAUL (Saimur)
100 50 0 100 MILES
TRADE ROUTES
ROAD BUILT BY KING SIDDHARAJA
TOWNS
PORTS

of the water ponds and tanks excavated on the way to meet the demands of water have been attributed to king Siddharāja.[9] This road later became a regular route for traders and travellers from north Gujarat, though the coastal route of Saurashtra also continued to be used.[10]

It may be noted that some of the places on route to the coast of Saurashtra passed were comparatively new in importance. It may be attributed to an increased flow of trade and commerce during the time of the Caulukyas. Dhandhuka, for example, is not mentioned in Valabhī, Rāṣṭrakūṭa or Cālukya inscriptions, and, therefore, may not be much older than the tenth century.[11] The visit of Jaina monk Devacandrācārya from Aṇahilapura to Dhandhuka, as mentioned above, suggests that by the end of the eleventh century a number of Jaina merchants, the patrons of the *ācārya,* lived in the town. Vardhamāna or Wadhwan was only a "fair sized village" in the eighth century as the absence of the epithet *pura* after it in the grant of Śilāditya IV (GE 403/AD 722)[12] would seem to indicate. During the time of the Cāvaḍās, in the beginning of the tenth century, it developed into a feudatory capital and was probably transformed into a fort.[13] The construction of a new road by king Siddharāja resulted in greater importance of Wadhwan which, being on the direct route to Somanātha, became an important centre of trade between Gujarat and Saurashtra. The region of Radhanpura and Jhinjuvad too became prominent during the post-tenth centuries. The Caulukya kings are the first to have issued a number of grants making donations of land and revenue to the religious beneficiaries in the Vardhi *paṭhaka*, which has been identified by Bühler as the region of Vadhiar in the country adjacent to the Rann of Kutch.[14]

The Gulf and the Little Rann isolate Kutch from Saurashtra and Gujarat, but this isolation was never complete, and there existed, especially in fair weather, land routes through the eastern sections of the

[9] See *supra*, pp. 30 .

[10] While referring to the pilgrimage of Vastupāla, the *Vastupālacarita* (VI. 515 ff) tells us that the stations between Śatruñjaya and Girnar were: (1) Tāladhvaja or Talaja, (2) Koṭināri or Kodinar, (3) Devapaṭṭana or Somanātha, (4) Vāmanasthalī or Vanthali. See also *SS*, V. 10.

[11] Altekar, op. cit., p. 26.

[12] *JRAS*, X, p. 335; see also, A.S. Altekar, op. cit., p. 38.

[13] *IA*, XII, p. 193. According to Abhayatilakagaṇi (*DV*, IV. 1), Mūlaraja I came to face Grāharipu, the lord of Vāmanasthalī, in the "Jambumāli forest" which has been identified with village Jambu in the east of Wadhwan. It shows that in the tenth century Wadhwan being a forest, was largely uninhabited.

[14] Cf. *IA*, VI, pp. 180–213. As the region is agriculturally not very fertile, it gained importance because of the commercial routes from Saurashtra to Marwar.

Gulf of Kutch and the Little Rann, which carried traffic from Saurashtra to Marwar and north Gujarat.

As regards the contact between Kutch and Saurashtra, it is noteworthy that, according to a local tradition, the Gulf of Kutch from Jodiya to the opposite coast of Kutch could be crossed by a footpath at low water "two centuries ago".[15] It is also pointed out that, of the five routes which existed between these two regions, one was from Malia in Saurashtra to Shikarpura in Kutch which could be crossed by camels and horses in all seasons, though carts could cross only in the fair weather.[16] It seems that during early medieval period too some of these routes across the Gulf of Kutch were being used.

Kutch is also connected with north Gujarat by various routes through the Rann. The majority of them measure twenty-four to six miles,[17] and are drier than those of the Gulf of Kutch, as the Rann is never flooded with sea-water but only with rains and river-floods. These routes connect the eastern part of Kutch with Jhinjuvad and Radhanpura in Gujarat, and with Rajasthan and Marwar through Mount Abu. It was probably one of these roads which was taken by the Caulukya kings Mūlarāja I and Bhīmadeva I who, during the time of external attacks, fled from Aṇahilapura to Kantha, identified with Kanthakot in the eastern Kutch.[18]

There must have been a shorter route to Sind and Multan through Kutch. It is known to have been taken by Mahmud on his way back after the sack of Somanātha. But the fact that Mahmud's army lost the right direction and suffered enormously[19] suggests that this route was not very popular in the early half of the eleventh century.

In short, the trade routes through Kutch played an important role in bringing Saurashtra much closer to north Gujarat and Rajasthan. It may be pointed out that Kutch was connected, both politically and culturally, with Gujarat and Saurashtra from very early times,[20] but the definite evidence of this contact can be seen only in the Caulukya period.[21] The remains of various temples, such as those of Jaina temple at Bhadreśwara in southern Kutch, of a Śaiva Temple at Kheda, about thirteen miles south of Bhuj, and of a Sun temple at Kotai, belong to the period

[15] *Imp Gaz (BP)*, II, p. 399.
[16] *Bom Gaz*, VIII, pp. 74f.
[17] Ibid., pp. 75 f.
[18] For the flight of Caulukya kings, see, *CG*, pp. 28, 45.
[19] *HIED*, II, pp. 192, 474–75; *DHNI*, II, 961–62; *CG*, pp. 46–47.
[20] For instance, see the four Andhau inscriptions of Rudradāman I, *EI*, XIV, p. 19.
[21] During the time of the Caulukyas Kutch was a province (*maṇḍala*) of their empire. *IA*, IV, p. 193; see also ibid., XVIII, pp. 08 ff.

ranging from the tenth to the twelfth century.[22] They reflect not only the cultural development of Kutch but also the rise of new settlements in the region during the eleventh-thirteenth centuries.

On the mainland, north Gujarat was the chief centre of activity.[23] Here lay the capital town of Aṇahilapura, modern Patan, which was connected with all important towns and ports of western India. Al Idrisi (twelfth century), writing on the basis of earlier Arab accounts, points out that "between Baruz (Broach) and Nahrwāra (Aṇahilapura) there are two towns, one of these is called Janāwal and the other Dolqa (Dholka)."[24] Hodivala identifies Janāwal with Chunwāl, the old name of the district near the town of Viramgam "where a paragana of that name still exists."[25] Thus it seems that in the tenth century, the route from Aṇahilapura in north Gujarat to Broach in the south lay through Dholka and Viramgam. Alberuni (eleventh century) tells us that the distance between Aṇahilapura and Rihanjūr or Rander was forty-two *farsakh* (168 miles)[26] but he does not mention the places which fell in between.

Later, the victory of king Karṇa (AD 1064–94) over the Bhīllas of Āsāpallī, and the establishment of a new town of Karṇāvatī[27] (modern Ahmedabad) by him in the vicinity of Āsāpalli, removed the impediments in the direct contact between the north and south Gujarat.It made the trade routes between the two regions much shorter, as the travellers were saved from the trouble of making a detour to Viramgam. The road now taken by the traders from Rajasthan and Aṇahilapura to the ports on the western coast probably passed through Modhera,[28] Karṇāvatī, Sthambhanaka (near Anand), Cambay, and then touching Baroda (Vaṭapadrapura)[29] and Dabhoi (Darbhāvatī), went along the coast to Broach and Thana. The *Kharataragacchabrhadgurvāvali* tells

[22] *AKK*, pp. 206–7, 212, 214, 215.

[23] For the numerous architectural remains belonging to the Caulukya period in this region, see, Jas Burgess, *The Architectural Antiquities of Northern Gujarat*.

[24] *Al Idrisi*, p. 59, no. 8.

[25] *IMH*, pp. 67–68.

[26] *Alberuni's India*, I, p. 205.

[27] *PCI*, 80; *PCJ*, 55; *RM*, p. 79.

[28] Modhera, eighteen miles south of Aṇahilapura, was already an important town. It was crossed by Mahmud on his way to Somanātha. Cf. M. Nazim, op. cit., p. 217; see also *CG*, p. 45. The construction of a fort by Siddharāja and its position on the direct route to south Gujarat from the north further enhanced the importance of thistown.

[29] According to Merutuṅga, Kumārapāla, on being pursued by the soldiers of Siddharāja, fled from Cambay and stopped for a while at Vaṭapadrapura which, according to Altekar (op. cit., p. 37), could be no other place than Baroda. Though it was not so important a place at that time as it is today, the suffix "*pura*" suggests that it was a township.

us that a congregation of rich men from Ajmer, after visiting holy places in Gujarat, reached Āsāpallī on its way back.[30] From the *Hammīramada-mardana* of Jayasiṁha Sūri, we come to know that the Vāghelā king Vīradhavala on his return journey from the north passed through Aṇahilapura and Karṇāvatī to reach Dholka.[31] It must have been the normal route taken by traders from north Gujarat to central and southern Gujarat during the twelfth-thirteenth centuries.

Among the towns which developed along trunk routes in the mainland of Gujarat during the period, Karṇāvatī is the most significant.[32] It became important soon after its foundation,[33] though it achieved its zenith in the fifteenth century when a new town of Ahmedabad was founded in its vicinity. It not only linked northern and southern Gujarat but its position on the Sabarmati made it possibly the first fording point on the river from eastern Gujarat to Saurashtra. Dholka (Dhavalakha) was another place which became a chief city (*pramukha nagara*)[34] during the period of the Caulukyas. In early days, it was only a village,[35] but later its location on the main highway to Aṇahilapura from Cambay and also its geographical position between Gujarat and Saurashtra made it an important commercial emporium. Mayanallādevī, the mother of king Siddharāja, is credited with building various ponds and tanks at Dholka and Viramgam. Al Idrisi tells us that "all these three towns (Viramgam, Dholka and Asawal) resemble one another in their qualities, size and conditions of their inhabitants", and that, "each one of these has trades and profitable and ready pursuits".[36]

Aṇahilavāḍa (Patan) was founded by the Cāvaḍā king Vanarāja in the middle of the eighth century (VS 802/AD 745),[37] though Jinaprabha Sūri, belonging to the fourteenth century, suggests that, in the fifth century, the site of Aṇahilavāḍa or Aṇahilapura was known as Lakkhārāma or Lakṣārāma, and that it was an important grain-market which was visited by merchants from Kannauj.[38] However, no Arab geographer before Al

[30] *KGG*, pp. 8, 38.

[31] Act V.

[32] Alberuni (eleventh century) is the first of the Muslim authors to mention Asawal, the site of Karṇāvatī, which he places at two days journey from Cambay. *Alberuni's India*, I, p. 209. cf. *Bom Gaz*, I, pt. I, pp. 512–13.

[33] Karṇāvatī in fact soon turned into a second capital of the Caulukyas. See, *KKP*, intro, pp. 67 f. Merutuṅga tells us that Ūdā or Udayana, who later became a minister, came from Marwar, and set up his business in Karṇāvatī and acquired a great treasure. *PCT*, p. 82.

[34] See Girnar inscription (AD 1231) in *AKK*, p. 170. ll. 4–5.

[35] Altekar, op. cit., p. 26.

[36] *Al Idrisi*, p. 59, no. 12.

[37] *KPCS*, p. 36.

[38] *VTK*, XXVI.

Istakhari (AD 951) makes any special mention of Aṇahilavāḍa,[39] and the earliest inscriptional reference to it as a capital town is perhaps in the Dohad inscription (AD 1146).[40] It indicates that Aṇahilavāḍa, though it was the capital of the Cāvaḍās, became prominent only after the rise of the Caulukyas. The importance of Aṇahilavāḍa may be attributed to large-scale migration of merchants and scholars from Śrīmāla or Bhinmāla which, until the tenth century, appears to have been the chief centre of activity in western India. The *Upakeśagacchapaṭṭāvali* informs us that 18,000 people migrated from that place in AD 953.[41] According to the *Śrīmāla Purāṇa, śrī* or prosperity left Śrīmāla for Aṇahilavāḍa and other places in Gujarat in AD 1146.[42] The migration might have been prompted by better facilities for trade and commerce at Aṇahilavāḍa. From the *Kumārapālacarita* and the *Kīrtikaumudī*, we come to know that in the twelfth-thirteenth centuries it had developed into the most important entrepot and emporium of trade in western India.[43] We are told that it was "twelve kos (eighteen miles) in circuit" and had eighty-four markets, with mints for gold and silver coins. Each class of traders had its separate quarter, and each description of merchandise, i.e. *hāthī-dānta* or elephant's tusk, silk, diamonds, pearls, etc. had its separate *chowk*. There were separate stalls or bazars for *sarrafs* or money changers, perfumers, artisans, and goldsmiths. There were distinct *mohallas* for navigators, bards, etc. The eighteen *varṇas* (craft-guilds) inhabited the city. Each kind of goods had its separate *maṇḍavī* or mart where the duties of export, import and sale were collected on spices, fruits, drugs, camphor, metals and everything that was indigenous or foreign. It is further stated that the income from daily tolls and duties collected on goods amounted to one lakh of *taṅkās*. These accounts, though full of poetic embellishments and conventional exaggeration, suggest that Aṇahilavāḍa was a place of universal commerce in the twelfth century. As it lies in the semi-arid zone, its prominence during that period may have been because of increased commercial traffic between the ports of western India on one hand and the marts of northern India on the other.

[39] *Bom Gaz*, I, pt. 1. pp. 512 f.

[40] *IA*, X, p. 159, ll. 4–5.

[41] Ibid., XIX, p. 236.

[42] Cf. R.C. Parikh ed., *Kāvyānuśāsana*, II, pt. 1, p. cii; *Bom Gaz*, I, pt. 1, pp. 469 f. Most of the brāhmaṇas, banias and a large number of artisan classes of Gujarat trace the place of their origin in Marwar, and some of them in Śrīmāla proper or its suburb. *LCV*, p. 8.

[43] Cf. *TWI*, pp. 156 ff; *AANG*, pp. 34 ff; *RM*, pp. 192 f. *KK*, Sarga I, pp. 5–6. According to the *Kīrtikaumudī* (I. 49), Aṇahilavāḍa was a well fortified place. Hemacandra (*DV*, I. 3) also refers to its city-wall or *prakāra*.

External Routes

Gujarat was also connected with its neighbours through well established land routes. These routes lay through the mountain ranges of Aravalli, Vindhyacala and Sahyadri, and connected Gujarat with north and north-west India through Rajasthan, with central India and the Gangetic basin through Malwa, and with southern India through the passes in the Western Ghats. The interstate connections of Gujarat are evident from the *Vikramāṅkadevacarita* which tells us that its author Bilhaṇa, who left Kashmir in search of patronage, visited, as per the order noted in the text, Mathura, Kānyakubja, Prayāga, Vārāṇasī, Dhārā, Aṇahilapura and Somanātha-paṭṭana. Then he sailed to southern India, and living there for considerable time ultimately settled in the court of the Cālukyas of Kalyāṇī.[44] Again, an inscription of AD 1286 informs us that a Śaiva ascetic Tripurāntaka, during the course of his pilgrimage, visited Kedāranātha, Prayāga, Śrīparvata, Trimbak near Nasik on Godavari, Rāmeśvara, and finally, turning north-west, came to Somanātha-paṭṭana.[45]

Towards Rajasthan and other places in the north, the chief commercial artery through which goods to and from Gujarat and its ports flowed lay in what is called the "Palanpur gap" between the Aravalli outliers of Mahikantha and the Rann of Kutch. This route emanated from Aṇahilapura and passed through Siddhapura,[46] Candrāvatī,[47] Nāḍol, Jālor, Bālī, Pallī, etc., and ultimately reached Mathura and Kanauj via Ajmer and Naraina. Alberuni (eleventh century) who refers to sixteen important land routes in the country, tells us that the distance between Kanauj and Bazāna (Naraina)[48] is twenty-eight *farsakh* (112 miles), and that between Bazāna and Aṇahilapura is sixty *farsakh* (240

[44] *VDC*, pp. 292–96, vv. 86–101.

[45] The Cintra-*praśasti*, *EI*, I, p. 283, vv. 27–33.

[46] This city, though supposed to be an old place, rose into prominence under king Mūlarāja (tenth century) who induced several families of learned brāhmaṇas from northern and eastern India to come and domicile here. It owes its present name to king Siddharāja who completed the temple of Rudramahālaya left incomplete by Mūlaraja. Cf. Altekar, op. cit., pp. 44–45; also *IA*, VI, p. 192.

[47] The remains of this city, which was the capital of the local Paramāras in the early medieval period, are to be seen four miles south-west of Abu Road, close to the left bank of the western Banas. Cf. *Rajputana Gazetteer*, IIII, pt. 1. p. 298; see also B.C. Law, *Historical Geography of Ancient India*, p. 312.

[48] According to Alberuni, this place was "called Nārāyan by our people" *Alberuni's India*, I, p. 202. It can be identified with modern Naraina, forty-five miles north-east of Ajmer.

miles).[49] According to Al Idrisi, the town of Nahrwāra (Aṇahilapura) was seven *marhalas* (about 300 miles) from Mādyār or Mathura.[50] The Jaina texts also refer to the contact between Gujarat and Delhi via Pallī and Abu. The *Gaṇadharasārdhaśataka* of Sumatigaṇi and *Vṛhadgurvāvali* of Jinapāla tell us that *ācārya* Vardhamāna Sūri and his disciples joined the caravan of a merchant Bhāmaha who was coming from Delhi, and reached Aṇahilapura via Pallī.[51] Jayasiṁha Sūri refers to the return journey of king Vīradhavala from Delhi to Dholka via Mount Abu, Candrāvatī, Siddhapura, Aṇahilapura and Karṇāvatī.[52] According to Ferishta, Qutubuddin, the Muslim governor of Delhi, defeated the king of Nahrwāla (AD 1196–97) who was encamped near the fort of Abugarh to defend the passes into Gujarat. We are further told that moving onwards Qutubuddin took the city of Nahrwāla (Aṇahilapura), and then returned to Delhi by way of Ajmer.[53] Earlier Mahmūd Ghaznavi, coming from Multan and Jaisalmer, is also known to have reached Aṇahilapura via Abu.[54] It is said that in VS 1212/AD 1155, Siahji, the founder of the Rathor dynasty, on his return from the pilgrimage of Dwarka, passed through Pallī to reach the Ganges.[55]

The references noted above thus suggest that towards the north, the road through Abu was the most popular route and was preferred by traders and invaders to and from Gujarat, though another route through Āhāḍa (Udaipura), Pol and Idar was also used.

The importance of the northern route lay in the fact that it connected western India not only with Rajasthan but also with Mathura and Kanauj, from where the roads led to Kabul on one side, and Kashmir, Tibet, China, Assam, etc. on the other.[56] Alberuni's statement that the route to Kashmir lay through Kanauj is confirmed by the itinerary of Bilhaṇa whose first halts *en route* to western India were Mathura and Kanauj.[57] It was probably the main route through which traders brought musk and saffron which were in great demand in national and international markets. Alberuni tells us that roads from Bazāna (Naraina)

[49] *Alberuni's India*, I, pp. 202, 204.
[50] *Al Idrisi*, p. 65, no. 54. One *marhala* is roughly forty to fifty miles. Ibid., p. 76.
[51] Cf. *KKP*, intro, p. 27.
[52] *HMM*, Act V.
[53] *Ferishta* (tr.) Briggs, I, p. 197; *CG*, p. 143; *RM*, p. 180.
[54] M. Nazim, op. cit., p. 215; see also *CG*, pp. 43–44.
[55] *AAR*, II, p. 812.
[56] Cf. *Alberuni's India*, I, pp. 200–2, 205–6.
[57] See *supra*, p. 117.

went to Multan and Sind in west.[58] According to Al Idrisi, Māmuhal (Aṇahilavāḍa or Bhīnamāla)[59] was connected by land with Sind as well as Mansura. This road seems to have passed through Pallī[60] and Kirāḍu, both of which formed a part of the Caulukya dominion. Muhammad Ufi (thirteenth century) refers to a merchant of Nahrwāra (Aṇahilavāḍa) who used to send consignment of goods to his agents in Ghazni.[61] It suggests regular trade contact between Aṇahilavāḍa and Ghazni through well-established land routes. A desert route also existed between Multan and Gujarat through Jaisalmer and Barmer. It was followed by both Mahmūd Ghaznavi (AD 1025)[62] and Muhammad Ghori (AD 1178)[63] during the course of their invasions of Gujarat. The difficulties of food and shelter on the way, however, forbade it to be a popular route.[64]

An increase in traffic through the northern route during the post-tenth centuries resulted in the commercial and agricultural development of south Rajasthan, and there appeared various new towns and marts,[65] such as Nāḍlāi,[66] Nāḍol,[67] Bālī[68] Jālor, etc., where, as the inscriptions

[58] *Alberuni's India*, I, p. 205. The travel accounts of Al Istakhri (AD 951) inform us that distance between Mansura in Sind and Kāmhal (? Aṇahilapura) was of eight days, and that between Kāmhal and Kambāya (Cambay) it was four days, *Bom Gaz*, I, pp. 506 ff.

[59] *Al Idrisi*, p. 54, no. 89. Māmuhul has been identified with Bhīnamāla by Maqbul Ahmad (ibid., pp. 91–93), and with Aṇahilavāḍa by Elliot (*HIED*, I, pp. 363–64).

[60] Even today Pallī lies on the railway line between Marwar and Karachi. It was connected with both Jodhpur and Jaisalmer.

[61] *HIED*, II, p. 201.

[62] Mahmud carried provisions of water and food on thirty thousand camels, as the way from Multan to Gujarat lay through a barren desert without inhabitants or food. Cf. Ibn u'l Athir, *HIED*, II, 469; see also *Ferishta* (tr.), Briggs, I, p. 69.

[63] *Tabaqāt-i-Nāsirī* (tr.), Raverty, I, pp. 451–52; *Ferishta* (tr.) Briggs, I, p. 170.

[64] The Muslim authors highlight the transit problems of Mahmud through this route (see, fn. 62) but are comparatively silent on those of Muhammad Ghori. It may indicate that in the late twelfth century, this route was not considered so dreadful as it was in the eleventh century.

[65] Some of these places were existing from earlier times, but it was only during the eleventh-thirteenth centuries that they became more famous and prosperous as a result of increased trade and commerce. It may be pointed out that in contemporary Europe too the development of national and international trade led to the revival of older towns. Cf. L. Mumford, *The City in History*, p. 255. See also B.D. Chattopadhyaya, "Markets and Merchants in Early Medieval Rajasthan", *Social Science Probings*, vol. II, no. 4, 1985, pp. 413 ff.

[66] Cf. Nāḍlāi stone inscriptions of AD 1132, AD 1138, AD 1143, *EI*, XI, pp. 34 ff; also *IA*, XLI, 1912, pp. 203 ff.

[67] *ABORI*, XXIII, p. 317; *EI*, IX, pp. 63 ff. It is noteworthy that most of the temples in the region belong to the twelfth and thirteenth centuries. Cf. K C. Jain, *Ancient Cities and Towns in Rajasthan*, pp. 188–89.

[68] *EI*, XI, pp. 32 ff. The inscription (AD 1143) refers to a horse fair in the region.

reveal, local custom-houses (*śulkamaṇḍapikās*) collected taxes on merchants and merchandise. The Jalor stone inscription (AD 1296) refers to the grant of a *niśra-nikṣepa-haṭṭa,* which has been translated as a warehouse meant for storing goods to be exported.[69] An inscription of AD 957 shows that the merchants from Karnataka, Madhyadeśa, Lāṭa and Ṭakka (Sind), visited the markets of Āhāḍa (Udaipur).[70] Kirāḍu, near Barmer, which was ruled by the Paramāras as the feudatories of the Caulukyas of Gujarat, was also an important trade centre of the period.[71] A Kirāḍu stone inscription (VS 1209/AD 1152) of the time of the king Kumārapāla reveals a large number of merchants were settled here in the twelfth century.[72] Bhīnamāla or Śrīmāla, which lay on the land route to Sind from western India, was an important town in earlier times, and, in spite of the migration of merchants and scholars to Aṇahilapura as noted above, it seems to have continued to maintain its prosperity during the eleventh- thirteenth centuries. An inscription (AD 1002), which refers to a grant of land to a brāhmaṇa on the "south of the city-wall of Śrīmāla",[73] shows that in the early eleventh century it was a well-fortified and populated town. Another inscription (AD 1219) tells us that Karmasiṁha, "in charge of the export and import departments" of Bhīnamāla gave gifts for worship of Mahāvīradeva.[74] Abu, which formed the chief gateway to Gujarat, came into limelight only in the eleventh century, when the merchant minister Vimala Shah built a Jaina temple here in AD 1031. Later in the thirteenth century the merchant princes Vastupāla and Tejaḥpāla added more temples and made arrangements with the local and distant Jaina merchants to defray the expenses of the ceremonies.[75] It shows that during the thirteenth century a large number of merchants were staying at Abu which, owing to its geographical position, had developed into an important commercial centre.

In short, the emergence of settlements in the arid and semi-arid zones of north Gujarat and south Rajasthan, which do not date back to a period much earlier than the early medieval, and the gradual growth in

[69] *EI*, XI, no. 23, pp. 60 ff.

[70] *IA*, LVIII, pp. 161 ff.

[71] According to D.R.Bhandarkar (*EI*, XI, p. 42) the word *kirāḍuā* might have been drawn from *kirādaūa* which means *kirānā*. If it is so, it means Kirāḍū was an important mart dealing in goods of *kirānā*, i.e., grains, ghee, gum etc. Muhammad Ghori, during the course of his expedition to India in AD 1175 is known to have reached Nāḍol through Multan, Uccha and Kirāḍū. *Pṛthvīrājavijaya Mahākāvya*, p. 256.

[72] Cf. *EI*, XI, no. 12, p. 45. ll. 7–8.

[73] *EI*. XXII, no. 30, pp. 196–98.

their prosperity may have been partially due to increase in commercial traffic along the routes through this region. References to *arahaṭṭa* (Persian wheel) and *vāpīs* (step-wells)[76] suggest that artificial means of irrigation were adopted to increase agricultural production to meet the demands of new settlements here.

Towards the east, the chief route lay through Godhra and Dohad in the Panch Mahal region. It linked western India with Dhārā, the new capital of the Paramāras, Ujjain from where the roads bifurcated to northern India on one side and southern India on the other.[77]

Merutuṅga tells us that the Caulukya king Durlabharāja (*c.* AD 1009–24), on his way to Varanasi to make a pilgrimage, passed through Malwa where he was robbed of his royal umbrella by the Paramāra king, Muñja.[78] Bilhaṇa, who is known to have reached Aṇahilapura and Somanātha from Varanasi[79] after making a brief stop over at Dhārā, must have also followed the above-mentioned route.

Following the Godhra-Dohad route, traders and travellers from Gujarat could go up to Banaras from where, as Alberuni tells us, a road went to Kāmrū (Kāmarūpa), Nepal and Tibet.[80] This route is known to have run further east to south China through the hills of Assam and Upper Burma. It was an old route,[81] and as the itinerary accounts of Kia Tan (AD 785–805) show, it was in regular use in the ninth century.[82] In the tenth century about three hundred missionaries are known to have come to India from Yunan along this route.[83] There was also a route, though difficult one, through the passes of the Himalayas to China.[84] According to the *Tabaqāt-i-Nāsirī*, there were thirty-five mountain passes between Kāmarūpa and Tibet which were used to bring horses to Lakhnauti.[85]

In short, the Godhra-Dohad route was the chief highway to the Gangetic basin and other parts of the country in the east. It was, therefore,

[76] See *supra*, pp. 27 f.

[77] *Alberuni's India*, I, pp. 202–3; also *Al Idrisi*, p. 66, no. 55.

[78] *PCT*, p. 30 According to Abhayatilakagaṇi, it was Cāmuṇḍarāja, the father of Durlabharāja, who was insulted in Malwa. Cf. *CG*, pp. 36–37.

[79] See *supra*, p. 117.

[80] Cf. *Alberuni's India*, I, pp. 201–5.

[81] Cf. P.C. Bagchi, *India and China*, pp. 7f, 16f, 200f. P.C. Choudhury, *History of the Civilization of the People of Assam*, p. 381; *Proceedings of the American Oriental Society*. XXXVII, 1917, pp. 89 ff.

[82] *CJK*, p. 97; see also P.C. Bagchi, op. cit., pp. 18 f.

[83] R.C. Majumdar, *Hindu Colonies in the Far East*, pp. 226 ff.

[84] Cf. P.C. Choudhury, op. cit., pp. 383 ff.

[85] *HIED*, II, p. 312.

natural that the Caulukya kings showed great concern in removing the impediments and keeping this passage safe for traders and travellers.[86]

The increase in commercial traffic in Gujarat during eleventh-thirteenth centuries resulted in the prosperity of the towns of Sthambhanaka and Darbhāvatī. Both of these lay on the routes to and from Cambay and other ports of Gujarat, and have been noted as chief cities (*pramukha-nagaras*) in the Girnar inscription (AD 1231)[87] Siddharāja's conversion of Darbhāvatī or Dabhoi into a frontier fortress[88] shows that this place had become an important gateway to western ports from Malwa and central India. Kapadvanj or Karpaṭavāṇijya was a mere *taluka* town in the ninth century,[89] but on account of its position on the trade route between Gujarat and central India, it became an important commercial centre during the eleventh-thirteenth centuries. A fort was constructed here by Siddharāja, who also excavated a tank[90] to meet the physical and irrigational needs of the people. The tanks at Dabhoi and Dohad too are attributed to Siddharāja.[91]

Towards the south and south-east, the trade routes passed along the coast or through the rough Deccan Plateau across the gorges of the Narmada, Tapti and Western Ghats. These routes brought Konkan, the Deccan and the southern provinces in contact with Gujarat. Alberuni tells us that marching southwards from Dhārā, and passing through the valley of Namiyya (Narmada), Maharaṭṭadeśa and the province of Konkan one could reach Thana on the coast.[92] The openings through the Western Ghats by the passes of Tal, Nana, Maslej and Bor have also from the beginning of local history caused trade to centre in the ports on the western coast.[93] However, owing to the difficulty of passage through the roads in this region, traders and travellers seemed to have preferred to cruise along the eastern and western coasts to reach their destination.[94]

In short, in spite of its seemingly insular position because of the Arabian Sea and the Rann on the west and the mountainous ranges on

[86] See *supra*, pp. 48 f.

[87] *AKK*, p. 170, ll. 4–5. Altekar (op. cit., p. 48) identifies Sthambhanaka with the village Sandhan, about seven miles south-west of Kaira. Burgess, however, identifies it with Thamna on the river Sedhi in the Anand taluka. *IA*, XXXI, p. 493, fn. 40.

[88] *AKK*, p. 218.

[89] A grant of AD 867 (*EI*, I, p. 55) refers to this place as the headquarters of a territorial subdivision of eighty-four villages.

[90] Altekar, op. cit., p. 24. [91] Ibid.

[92] *Alberuni's India*, I, p. 203. [93] *Bom Gaz*, XIII, pt. 2, p. 403.

[94] Bilhaṇa is known to have sailed from Somanātha (Veraval) to south India. Cf. *VDC*, canto XVIII, vv. 98. 100.

the other three sides, towns and ports of Gujarat were connected with each other as well as with those of distant parts of the country through well-established trade routes. The emergence of new towns and marts and numerous references to tanks, ponds and wells along the highways in western India reflect a growth in commercial traffic during the eleventh-thirteenth centuries.

SEA ROUTES AND PORT-TOWNS

Sea Routes

The post-tenth centuries witnessed a gradual increase in the use of sea route as a means of international communication. The Hephthalite occupation of central Asia during the fifth and sixth centuries, and the expansion of the Turks towards the east and their conflict with the Chinese in the following centuries[95] made the land routes through north-west India and central Asia increasingly insecure.

We have the testimony of I-tsing who speaks of Ta-shī (Arabs) as interfering with trade on the road to Kapiśā.[96] A story in the *Kathāsaritsāgara* tells us that once some merchants going from Ujjayini to Puṣkalāvatī were captured and sold by the Turks. Later when these merchants somehow got free, they decided to leave Uttarāpatha, which was infested with the Mlecchas, forever and to return to Dakṣiṇāpatha.[97] Though there is a reference to a Hindu merchant of Aṇahilavāḍa sending consignment of goods to Ghazni,[98] the north-west route was largely used by the Muslim merchants to bring horses into India,[99] and this in any case would suggest a limited amount of trade through this route. In fact, as A. Stein points out, the period of about four hundred years after the disappearance of T'ang rule in AD 907 "is for the most part a dark one" in the history of central Asia, and it is difficult to believe that under the prevailing political conditions the region could have played so important a part as a channel of contact between West Asia and China as before.[100] Consequently, the continuation of profitable eastern trade

[95] Cf. M. Loewe, *Imperial China*, pp. 270 f.

[96] Quoted in *ELNI*, p. 105. According to R.G. Bhandarkar (*IA*, I, p. 22) Kapiśā corresponded to north Afghanistan.

[97] *KSS*, VII. 3. 3–51.

[98] *HIED*, II, p. 201.

[99] In Indian literature (*Upamiti*, p. 474; *Abhidhānaratnamālā*, ed. Aufrecht, II, 284) horses of the region of Bāhlika (Balkh), Kamboja, etc., were considered the best.

[100] Cf. A. Stein, *On Central Asian Tracks*, p. 31. It was in the fourteenth century that the Mongols once again cleared the land route for direct intercourse between China and the Near East.

between the East and the West depended on the exploitation of sea routes. Liu Sung Shu (seventh century) states that ships came from the West to southern China "because the overland route was blocked".[101] Kia Tan (AD 785–805), the great geographer of the T'ang dynasty, seems to suggest that in the East, from T'ien chu (India) to Annam, the sea voyage was considered "most expeditious" than the long overland route.[102]

Apart from the political and physical perils of the land routes, another factor that contributed to the development of sea route was the growing demand for foreign goods in South China, and the realization among the merchants that shipping was a better and safer means of meeting this demand.[103] Consequently, the sea route from the Persian Gulf to South China gradually became the chief line of communication, and Gujarat, owing to its intermediary position, earned a bonanza by serving as a fruitful link in the maritime trade between the Far East on the one hand and the Middle East on the other.

The sea journey to India and China could be made from either the Persian Gulf or the Red Sea, but it seems that the Gulf was considered better and safer.[104] The centre of trade in the Persian Gulf, however, changed from time to time. Thus Siraf, which was active from the eighth to the tenth century, gave way in about AD 1000[105] to Qais (Kish), an island further to the east, and by 1250 Qais was replaced by old Hormuz, on the northern shore of the Gulf near its eastern end, and

[101] See, O.W. Wolters, *Early Indonesian Commerce*, p. 137.

[102] *CJK*, p. 97; *JRAS*, 1896, p. 494.

[103] Cf. O.W. Wolters, op. cit., pp. 71, 76–78. Wolters (p. 78) believes that the sea route in the Indian Ocean mainly served the trade stimulated by South China and that the merchandise it carried were those which the Chinese wanted.

[104] Roland Braddell (*JMBRAS*, XX, pt. 2, 1947, p. 11) points out that the Red Sea was difficult for ancient sailing ships which ran only with the wind favouring them. In the Red Sea, according to him, the alternating monsoons do not blow, and most of the time the wind blows in one direction only, i.e. from the north-west. Hourani (*Arab Seafaring*, pp. 82f) also suggests that traders preferred to avoid the Red Sea as much as possible because, as Arab writers tell us, it was full of coral reefs, its winds were violent, its shores barren and inhospitable; a skilled pilot was required to navigate this sea. On the other hand, J.A.E. Morley (*JMBRAS*, XXII, pt. 1, 1949, p. 147) finds "nothing inherently difficult about the navigation of the Red Sea" and adds that the only problem was the existence of hostile powers in Aden and Socotra which could prevent the ships from entering it.

[105] According to Buzurg (tenth century), three ships carrying cargo of immense value from Siraf to Saymur (on the coast of Konkan) were lost in a storm in AD 919. It "contributed to the decline of Siraf and Saymur", because a great quantity of wealth and a large number of important shipmasters, captains and merchants perished along with the ships. Quoted in Hourani, *Arab Seafaring*, p. 120.

later by 1400 old Hormuz lost its importance to new Hormuz.[106] The Red Sea route was also used to send fleets to the Far East. This route gained importance after the Fatimid conquest of Egypt (AD 969) when al-Fustat (old Cairo) gradually became the chief centre of trade, and Aden the chief port.[107] Ibn Khurdadba (tenth century) speaks highly of the trade of Jeddah (Red Sea), and points out that the products of Sind, India, Zanzibar, Persia, etc. "are on sale here".[108] The Jewish records on Indian trade (twelfth century) reveal that merchant ships went from Mangalore (Malabar Coast) to Aden via Diu on the coast of Saurashtra.[109] Marino Sanuto, a Venetian traveller (AD 1300–6) tells us that formerly, even down to his time, the Indian commerce used to take the route of the Persian Gulf, but lately the merchants of southern Arabia had gradually recovered their commerce, and part of the merchandise of India and the East now came into Europe by way of Aden and Alexandria.[110] According to Ibn Battuta (fourteenth century) Aden contained a colony of Indian merchants who lived there permanently, and Indian ships sailed into it regularly from Cambay, Thana, Quilon, Calicut, etc.[111] Thus, both the Persian Gulf and the Red Sea formed the channels of communication, but it seems that, during the eleventh-thirteenth centuries, the former was more important from the point of view of western India. An undated document in the *Lekhapaddhati* refers to *Hurmaji-vāhana,* and suggests that ships from Hormuz brought horses and other cargoes to the port of Ghoga (Ghoghā *velākula*) in south-east Kathiawar.[112] A number of Arabic inscriptions belonging to the twelfth and thirteenth centuries discovered in western India also reveal that most of the Muslim traders and shippers who lived in Gujarat belonged to the region of the Persian Gulf.[113]

In the absence of Indian source material, we have to rely upon foreign acounts to form an idea of the sea route connecting western India with the Persian Gulf and the South China Sea. According to the Arab authors

[106] Cf. A. Lamb, "A Visit to Siraf, an Ancient Port of the Persian Gulf", *JMBRAS*, XXXVII, pt. 1, 1964, pp. 2 ff; *Yule and Cordier, Cathay the Way Thither*, I, pp. 84–85; N.A. Ziadeh, "Change of Trade Centres in the Persian Gulf in the Middle Ages", *Studies in Asian Studies*, ed. K.S. Lal, pp. 297 ff.

[107] *Islamic Culture*, no. 3, 1961, pp. 181 f; *JESHO*, XVI, 1973, pp. 15 f; Hourani, *Arab Seafaring*, pp. 78–79.

[108] Cf. S.S. Nadwi (Eng. tr), *Arab O' Hind*, p. 35.

[109] S.D. Goitein, "From Aden to India", *JESHO*, XXIII, 1980, pp. 53 f.

[110] Quoted by Morley, *JMBRAS*, XXII, pt. 1, 1949, p. 153.

[111] *RIB*, p. XLVI.

[112] *LP*, p. 27.

[113] See *supra*, pp. 75 f.

of the ninth and tenth centuries, the ships from Siraf could take two routes to India or China.[114] They could call at Suhar and Masqat, the ports on the coast of Oman, and then taking a good supply of water, they could sail across the Indian Ocean for Kūlam Mali (Quilon) in southern Malabar. This was the route taken by ships on the long China run. Or they could make a coasting voyage calling at Qais (Kish) island, old Hormuz, Tiz in Makran, Debal, al-Mansurah or other ports of Sind, then going further down along the coast of Gujarat to Quilon. Masudi (tenth century) suggests the use of coastal route when he says that the coastal region of Hormuz was followed by those of Makran, Sind and Broach. According to him, the ships from Persian Gulf could reach the sea of Lāṭa in two months, but with favourable wind the voyage could be completed in one month.[115] According to Alberuni, the Indian sea-coast started from Tiz, the capital of Makran, and turned south-east to Debal in Sind. From Debal it proceeded to Lohārānī (Karachi), Kutch, Somanātha, Cambay, Broach, Sopara, Thana, and further south to Rameśvaram on the south-east coast of India.[116] It may be noted that after leaving Sind, the Arab coasting vessels were out of the Muslim waters, and their halt at the subsequent ports depended upon the policy of local kings and the consideration of safety from pirates. According to S.D. Goitein,[117] a ship after having started on its voyage did not call at all the major ports along the route. Each ship or convoy had its port of destination, and was labelled accordingly "the one bound for Broach" or Thana or Quilon etc. Merchants and goods travelling in a ship heading for a port different from its destination had to change to another ship. The reason for this system was perhaps the endeavour to avoid excessive custom duties levied at each port.

From Quilon, the coasting voyage could be made to Ceylon, and then through the Palk strait and round the shores of the Bay of Bengal to South-east Asia and China. Or, the ships on the China trip could skirt the south of Ceylon, and set their course almost due east to Kalah Bār i.e., modern Kedah in Malaya[118] via Nicobar Islands, and ultimately reach Canton in China.

[114] Hourani, *Arab Seafaring*, pp. 70 ff; R. Braddell, *JMBRAS*, XXIII, pt. 1, 1950, pp. 21 ff; S.S. Nadwi (Eng. tr.), *Arab O'Hind*, pp. 34 ff; *ATTR*, pp. 200 ff.

[115] Cf. *ATTR*, p. 200.

[116] *Alberuni's India*, I, pp. 208–9.

[117] S.D. Goitein, *Studies in Islamic History and Institutions*, p. 349.

[118] Kalah or Kedah on the west coast of Malaya Peninsula was the chief entrepot of South-east Asia during early medieval times. The sack of Canton in AD 758 by the Arabs and the Persians (cf. Hadi Hasan, *Persian Navigation*, p. 99), and the general anarchy in

The Arab accounts give a total of 120 days as the sailing time between Masqat and Canton, excluding stops. Therefore, "we must allow six months or more for the whole voyage from al-Basrah or Siraf, with the stops *en route*".[119] Again, giving the timetable of these voyages as noted in the Arab sources, Hourani points out that the ships for China would sail down the Persian Gulf in September or October.[120] They would "cross from Masqat to Malabar with the northeast monsoon," reaching Quilon after a month in November-December. After spending the last month of December in trading in Malabar, they moved to Kalah Bār or Kedah, and reached there in a month to be in time to use the southern monsoon in the sea of China to reach Canton.[121] After a summer at Canton, they would return again at the time of favourable winds. Thus the round trip took a year and a half, leaving a summer at home before the next trip.

The Chinese sources supplement our information on the sea route, and confirm its greater use for trade between the East and the West. In the Sung period (AD 960–1279), Chinese sea trade, in contrast to the land trade, achieved a new height and "for the first time the Chinese obtained the control of the sea route to South Sea and to India"[122] Ibn

China during the following centuries led to the closure of the port of Canton for some-time, and the centre of eastern trade shifted to Kedah. It is pointed out that Kedah is not noted in the sources until T'ang times. Later under the Sung dynasty the trade at Canton revived, but Kedah continued to maintain its importance as the chief centre of East-West trade. For details on the importance of Kalah or Kedah, see, Roland Braddell, "Notes on Ancient Times in Malaya", *JMBRAS*, XXIII, pt. 1, 1950, pp. 23 ff; R. Winsted, "A History of Malaya", *JMBRAS*, XIII, pt. 1, 1935, pp. 24 ff; see also V.S. Agrawala, "Kaṭahadvīpa in the Malaya Peninsula," *JUPHS*, July, 1944, p. 95. From Kedah some people sailed to Java and Sumatra, but, as Hourani points out, "we hear more of the voyages to China", cf. *Arab Seafaring*, p. 71; *JMBRAS*, XXIII, pt. 1, 1950, p. 33. In *SK* (IV. 197–210; VII. 584–85), we find references to Indian traders going from Tāmralipti to Kaṭāhadvīpa or Mahākaṭāha, i.e. Kedah.

[119] Hourani, *Arab Seafaring*, p. 74.

[120] Ibid. According to Masudi (tenth century) ships do not sail to India from the Persian Gulf in the month of June, "except those which are handy and carry a light cargo. These are popularly known as Tir Mahi ships (June ships)". Cf. S.S. Nadwi (Eng. tr.), *Arab O'Hind*, pp. 35–36, 38.

[121] It is pointed out that all ships whether Chinese or foreign, being sailing ships, came to China from Ceylon with the south-west wind, and went back with the north-east wind. *JMBRAS*, XV, pt. 3, 1937, pp. 109 ff; also ibid., XIX, pt. 1, 1941, pp. 52 ff.

[122] R. Braddell in *JMBRAS*, XXIII, pt. 1, 1950, pp. 8 ff. See also M. Loewe, *Imperial China*, pp. 270 f. According to O.W.Wolters (op. cit., pp. 250–52), the expansion of Chinese shipping overseas in the post-tenth centuries corrosion of the maritime monopoly of the *Śrīvijaya* empire of Indonesia in the East.

Battuta, who visited China in the fourteenth century, noticed that voyages from Calicut and other Malabar ports to China were made only in the Chinese junks.[123] The Chinese sources do refer to ship sailing from China to the Persian Gulf,[124] but it seems that Malabar Coast was the farthest limit which the Chinese crafts had ever reached before the time of Ming dynasty (AD 1368–1644).[125]

The foregoing discussion suggests that foreign trade and shipping in the Indian Ocean during the post-tenth centuries was controlled mainly by the Arabs and the Chinese. The Arabs monopolised the western part of the Indian Ocean, say from Quilon to the Persian Gulf, while the Chinese gradually came to occupy an important position in the eastern part of the ocean. The lack of data on Indian shipping in indigenous literature as well as in Arab and Chinese accounts indicates that Indians played a secondary role in maritime trade. Though they continued to maintain contact with the outside world, their activities seem to have been confined largely to coastal trade, i.e., bringing goods to and from Quilon, Debal and other international ports on the coast of India.[126]

Port-towns

The chief source of material prosperity of Gujarat lay in the possession of a coastal belt extending from the Gulf of Kutch to as far as Thana.[127] Almost every creek capable of providing safe anchorage to the

[123] *RIB*, p. 189.

[124] Cf. *CJK*, pp. 9–14.

[125] Ibid., p. 18. For the controversy among scholars regarding the western limit reached by the Chinese ships in early medieval times, see, V.A. Velgus, "Some Problems of the History of Navigation in the Indian and Pacific Oceans", *The Countries and Peoples of the East*, (eds.) D.A. Olderogge et al., tr. from Russian by I.A. Gavrilov et al., Moscow, 1974, pp. 45 ff. G.F. Hourani subscribes to the view that Malabar was the farthest point in west reached by the Chinese *Junks* in the twelfth century, and points out that such expression as "ships from China and the Chinese ships" in the Arab accounts may be taken to mean "ships in the China trade" rather than the ships manned by the Chinese. Cf. *Arab Seafaring*, pp. 46–50. Ibn Battuta (*RIB*, p. 158) also tends to suggest that the big Chinese ships during the fourteenth century went only up to Quilon, Calicut and Hili in the Malabar, and no farther.

[126] According to Chand Bardai, king Bhīmadeva II had a large number of ships which traded with Sind. Cf. *RM*, p. 161.

[127] We do not know how long and how far the coastal region of north Konkan was controlled by the Caulukyas, but it seems probable that, after the conquest of Konkan by Āmbaḍa, the general of Kumārapāla (AD 1143–72), the Aṇahilavāḍa kings continued to maintain some hold on the region along the coast. The prolonged conflict between the Vāghelās of Gujarat and the Yādavas of Devagiri in the thirteenth century seems to indicate the desire of the former to preserve their hold on the coastal area of Konkan. For Kumārapāla's conquest of Konkan and the Vāghelā-Yādava conflict, see *CG*, pp. 113 f, 115 f, 180, 182.

sailing ships of that age had a port, playing some role or the other in coastal or international commerce. The chief ports of the period were Bhṛgukaccha (Broach), Stambhatīrtha (Cambay) and Somanātha-paṭṭan which, since the days of Karṇa II (AD 1069–93) continued to remain with the Caulukyas, except for a short time when they lost Broach to the Paramāras during the reign of Bhīmadeva II (AD 1178–1241).[128] Among other important ports of the region we may mention Bhadreśwara on the Gulf of Kutch, Mangrol and Ghogha on the coast of Saurashtra, and Kavi, Gandhara, Rander, Sopara, Sindan (Sanjana), Saimur (Chaul), and Thana on the coast of south Gujarat and north Konkan. According to S.D. Goitein, the Jewish records belonging to the eleventh-twelfth centuries refer to about twenty places or ports of call on the west coast of India.[129] In fact, the number of ports mentioned in the sources belonging to the post-tenth centuries is greater than that mentioned in earlier sources.[130] It, itself, is an important indication of growth of maritime activity in western India.

Broach: Bhṛgukaccha or Broach had been famous since the first century as an international port of western India. The *Periplus* informs us that it had regular trade contacts with Arabia, Egypt and the east coast of Africa, and that its hinterland extended up to Kashmir and Kabul from where the goods were brought here for export.[131] The port continued to maintain its glory till the seventh century when Hiuen Tsang observed that the riches of the town was due to its maritime trade.[132] The fact that the Arabs in the course of their expansion towards India attacked Broach twice in the seventh and eighth centuries[133] speaks of its importance during that period. The prosperity of Broach, during the next two centuries, seems to have declined mainly because of the rise of an alternative port of Cambay which, being inside the gulf, was comparatively safer from foreign attacks. But with the rise of the Caulukyas and the development of maritime activity, the trade at Broach revived. Al Idrisi tells us that it was a port for those who arrived either from China or from Sind.[134] He adds that Barūj (Broach) was a "magnificent and beautiful town with fine buildings" and that its inhabitants had "high ambitions, copious resources, solid wealth, and

[128] Ibid., pp. 146–49.
[129] *Studies in Islamic History and Institutions,* p. 349.
[130] Cf. S.S. Nadwi (Eng. tr.), *Arab O' Hind,* pp. 33–34.
[131] *Periplus* (ed. W.H. Schoff), nos. 14, 21, 27, 32, 36, 48–49.
[132] S. Beal, *Si-Yu-ki,* II, p. 259; also *YC,* II, p. 241.
[133] Cf. S.S. Nadwi (Eng. tr.), *Arab O' Hind,* pp. 9, 11.
[134] *Al Idrisi,* p. 58, no. 5; *HIED,* I, p. 87.

recognised trades", who were always interested in going out to foreign countries.[135] According to Alberuni, Bihroj (Broach) along with Rihanjūr (Rander) formed the capital of the country of Lāradeśa (Lāṭa).[136] Al Masudi (tenth century) speaks of Barūs (Broach) as being famous in the West for its lances and shafts called *barusi*.[137] In the *Moharājaparājaya* we are told that Kubera, a wealthy merchant of Aṇahilapura, visited Bhṛgukaccha for trade in the company of fifty-five merchants with five hundred ships.[138] The same text tells us that kings used to appoint *niryāmakas* or sailors to salvage the ships wrecked off the coast of Broach.[139]

Cambay: Cambay, also known as Khambāyat or Stambhatīrtha, formed the chief port of import and export. Its hinterland included not only Gujarat but also the whole of northern India. It is first noted by Sulaiman (AD 851), though, as A.S. Altekar points out, the earliest reference to it is perhaps in the Kavi grant of Rāṣṭrakūṭa king Govinda III (Śaka 749/AD 827).[140] It has been suggested that the Gurjara-Pratihāras developed Cambay as a rival port to Broach which was at that time under the occupation of their enemy, the Rāṣṭrakūṭas.[141] We, however, have reasons to believe that the rise of Cambay was the result of Arab raids on the Gujarat coast during the seventh and eighth centuries. As it was situated sixteen miles inside the Gulf and the passage to it depended upon the ebb and flow of tide,[142] Cambay was certainly safer, in comparison to other ports, from foreign attacks.

The development of maritime activity in the post-tenth centuries soon added glory and prosperity to the town and port of Cambay. Its importance is clearly reflected in the statement of Wassaf (AD 1328) that Gujarat was "commonly called" Khambāyat.[143] Al Idrisi, in his accounts of Kanbāya (Cambay), points out, "it is a beautiful town. Here boats set

[135] Ibid.

[136] *Alberuni's India*, I, p. 205.

[137] Cf. *Bom Gaz*, I, pt. 1, p. 513.

[138] *MPY*, Act III, p. 61. It seems from the text of the drama that Kubera went to Broach (*velākulam gataḥ*) probably from some other port on the Gujarat coast rather than sailed from Broach to a foreign country, as noted in the introduction (p. xii) of the edited text.

[139] Ibid. This coincides with the accounts of the *Periplus*, according to which Broach lay on the river Narmada and the passage to it was difficult by reason of rocks and shoals. Hence, the native fishermen in the king's service were stationed at the very entrance in well-manned large boats to pilot vessels to Broach. *Periplus*, pp. 39–40. nos. 42–44.

[140] *IA*, LIV, Supplement, 1925, p. 47.

[141] *CG*, p. 265.

[142] For the passage to Cambay, see Al Istakhri, *HIED*, I, p. 30; Al Masudi in *Bom Gaz*, VI, p. 214.

[143] *HIED*, III, p. 31.

sail and unload. To it are brought all kinds of commodities and merchandise from everywhere, and from there they are exported in every direction."[144]

According to Marco Polo, Kambaet (Cambay) carried on trade in a large number of merchandise "too tedious of mention".[145] Our sources indicate that the town of Cambay had several marts and a large number of merchant population,[146] which included many Muslims who enjoyed complete religious freedom in carrying out their mercantile activities.[147] It was one of the chief ports in western India where horses were brought in ships from the Arab world.[148]

According to Al Idrisi, Cambay was also "well known as a naval station" and had a "fine fortress erected by the government of India to prevent the inroads of the inhabitants of the island of Kish."[149] The Muslim chroniclers inform us that when the mother of Muhammad Ghori, who had embarked for Mecca from the port of Cambay, was attacked by pirates, she was saved by the timely assistance of a naval squadron under Tejaḥpāla.[150] It indicates that Cambay had good security arrangements which must have enabled the local merchants to carry on their business peacefully, without any fear of piracy. We are told by Marco Polo that "there are no pirates from this country" and the people of Cambay "live by their trade and manufactures".[151]

Somanātha-paṭṭana: Somanātha was an old port[152] but it reached the height of its material prosperity and religious glory during the post-tenth centuries. According to Alberuni, the chief reason of its fame was that it had "a harbour for seafaring people, and a station for those who went to and fro between Sufāla in the country of Zanj (Zanzibar) and China."[153] He also adds that the fortress (temple) which contained the idol and its treasures was not ancient but was built only about a hundred years ago."[154] According to Merutuṅga, Someśvara or Somanātha was

[144] *Al Idrisi,* pp. 54–55, no. 90; *HIED,* I, p. 84.

[145] *MP,* II, p. 398.

[146] *KK,* III. 8. See also *CPSI,* pp. 227 ff.

[147] Cf. Ufi in *HIED,* II, pp. 162 ff; *RIB,* pp. 172–73.

[148] Cf. *HIED,* III, pp. 33 f.

[149] *HIED,* I, pp. 84–85. For a slightly different translation of the passage, see *Al Idrisi,* p. 55, no. 92.

[150] A.S. Altekar, op. cit., p. 47. See also *LCV,* pp. 31–32.

[151] *MP,* II, p. 398.

[152] For early history of Somanātha, see A.S. Altekar, op. cit., pp. 29 ff.

[153] *Alberuni's India,* II, p. 104. It is pointed out that Mahmud, after the invasion of Somanātha (AD 1025), wanted to fix his capital here as its trade was very large. Cf. *Bom Gaz,* I, pt. 1, p. 523, fn. 1.

[154] Ibid., p. 105.

the port where the Cāvaḍā princes seized and plundered some storm-strayed ships,[155] which had probably come from the West. While Alberuni tells us that the coast of Kutch and Saurashtra was infested with pirates, called *bawārij* who committed "robberies on sea in ships called *bīra*".[156] Marco Polo (thirteenth century refers to Somanātha as "a place of very great trade" and adds that its inhabitants "are not corsairs but live by trade and industry as honest people ought."[157] It indicates that in the centuries following Alberuni, piracy in the region was effectively checked by the Caulukyas. It must have greatly improved the commercial position of Somanātha. The inscriptions reveal that just as at Cambay, here also a large number of Muslim merchants and seafarers were stationed in the twelfth-thirteenth centuries.[158]

The coasts of Saurashtra and Kutch had many other ports from early times, but frequent oceanic configuration of the coast resulting in the shift of their location,[159] makes the identification of these ports difficult. Ptolemy (second century) mentions Bordexima (Porbundar), Monoglasson (Mangrol), Asatakapra (Hastavapra or Hathab) among important ports on the Saurashtra coast.[160] Of these, Mangrol continued to maintain its prosperity during the eleventh-thirteenth centuries. An inscription (VS 1202/AD 1147) belonging to the reign of Kumārapāla refers to a custom-house at Śrī-Maṅgalapura (Mangrol), and suggests that it was an important centre of trade in grains, betel-leaves and salt.[161] A Persian manuscript of the eleventh century found by James Todd refers to one Hadi Hasan who had come here in a trading vessel from Mecca.[162] It, thus, indicates that Mangrol was an important port of contact with the Arab world.

The Ghumli plates (AD 988), which mention Paura-*velākula* (modern Porbundar) as the western boundary of a village granted by Rāṇaka Bāṣkaladeva to a brāhmaṇa, suggest that Porbundar was existing as a harbour in the later half of the tenth century.[163] Hathab, situated in the

[155] *PCJ,* p. 14, ll. 3. ff.

[156] *Alberuni's India,* I, p. 208.

[157] *MP,* II, pp. 398–99.

[158] Veraval inscription (AD 1264), *IA,* XI, pp. 241 ff. See also *infra,* pp. 80–81.

[159] Vala or Valabhī, which was an important port in the post-Gupta period, is now seven miles inland. Diu or Dvīpa, now an island, was connected with the mainland in the eighth century. Altekar, op. cit., p. 25.

[160] McCrindle, *Ancient India as Described by Ptolemy,* pp. 37, 38.

[161] Cf. *CPSI,* pp. 158 ff.

[162] *TWI,* pp. 345 ff.

[163] Cf. M.R. Majmudar, *The Chronology of Gujarat,* pp. 259–60. Elliot, on the basis of Arabic accounts, suggests (*HIED,* I, p. 444, fn. 1) that Porbundar was an important emporium of trade in the eighth century. Chāyā and Śrinagara on the coast have been suggested as the ancient site of Porbundar. Cf. A.S. Altekar, op. cit., pp. 24, 42.

Bhavnagar territory, was an important port up to the eighth century. The destruction of Valabhī at the hands of Arabs led to the decline in its fortunes in the following centuries.[164] Ghogha was a port of some consequence under the Maitrakas, but its influence too declined with the destruction of Valabhī. In the post-tenth centuries, however, its fortunes seems to have revived as Ibn Battuta found it to be a "large city with spacious markets".[165] According to the *Lekhapaddhati*, ships from Hormuz in the Persian Gulf brought horses and other goods to the port of Ghogha (Ghoghā-*velākula*)[166] Diu or Dvīpa, of which there is no mention before the seventh century when the Parsis from the West came and landed here,[167] became an important port during the eleventh-twelfth centuries. The Judeco-Arabic documents on Indian trade (twelfth century) reveal that ships *en route* to Aden from Mangalore on the Malabar coast halted at Diu to collect local produce.[168] Bhadrāṇaka or Bharna, near Khambalia on the Gulf of Kutch, where a stone inscription of AD 1218 has been found,[169] was a port of some importance during the twelfth century.

On the Kutch coast, the most important port seems to have been that of Bhadreśwara. It has been described in an inscription of VS 1195/AD 1138 as a *velākula*.[170] Burgess discovered the ruins of a well as well as those of Jaina and Siva temples here.[171] It has been suggested that Rayapura, near Mandavi, was an important port during the Cāvaḍā period.[172]

Among the ports on the south Gujarat coast, which shot into prominence in the post-tenth centuries, Kavi, Rander and Gandhara need a special mention. Kavi was a place of Jaina pilgrimage. It was earlier known as Kāpikā, and had been a fair-sized town in the ninth century.[173] Its location opposite the port of Cambay helped in the growth of its fortune in later period. If Khābīrūń of Al Idrisi is identified with Kavi, it would appear that it had become "populous, commercial, rich, industrious and productive of useful articles" in the twelfth century.[174]

[164] For the destruction of Valabhī, see *Alberuni's India,* I, pp. 192–93.
[165] *RIB,* p. 176.
[166] *LP,* p. 27.
[167] A.S. Altekar, op. cit., pp. 26 f.
[168] Cf. S.D. Goitein, *JESHO,* XXIII, April 1980, p. 53.
[169] *CPSI,* pp. 205 f.
[170] *Arch. Sur. of Western India,* II, App. XIII–XIV, no. 56.
[171] *AKK,* p. 205.
[172] *Gazetteer of India, Gujarat State* (Kutch Dist.), Ahmedabad, 1971, p. 75.
[173] A.S. Altekar, op. cit., pp. 18 f.
[174] *HIED,* I, p. 86. Hodivala, however, identifies Khābīrūn with Kapadvanj, *IMH,* p. 67.

Rander, on the bank of Tapti, has been identified with Rihanjūr of Alberuni.[175] It seems that in the period when the port of Surat had not become prominent, Rander played the role of chief emporium in the region. The Arab merchants and sailors are reported to have come and settled here in about AD 1225 after driving away the local Jainas,[176] and soon under their possession it became famous for its wealth.[177] Gandhara in the eastern corner of the Gulf of Cambay, though now a village, was also a port of maritime importance. It is noted by Al Idrisi as Kandahār or Qandahār, and is placed by him at five days journey in carriage from Nahrwāra (Aṇahilavāḍa).[178] Ibn Battuta found it under a Hindu king called Jālansi who owned a number of ships.[179] It was from this port that Ibn Battuta embarked on his voyage to south India, *en route* to China.

The chief ports on the north Konkan coast were Sopara, Sindan (Sanjan), Saimur (Chaul) and Thana. Sopara, the ancient port of western India in the Bassien *taluka*, continued to be an important entrepot. The story of Lobhadeva in the *Kuvalayamālā* (eighth century) indicates that Sopara was a flourishing centre of commerce, and the traders of the region visited China and South-east Asia for trade, and brought foreign goods in exchange for their indigenous articles.[180] A Śilāhāra copper-plate grant of AD 1094 includes Sappārraka (Sopara) in the list of the existing ports (*velākula*).[181] The Arab geographers have noted Sopara under various names such as Subārā, Sūrabāya, Sūrbārah, Sūfāra, etc.[182] Ibn Haukal, Al Istakhri and Al Idrisi, however, confuse the location of this place, and wrongly put it in the north of Sanjan or Sindan. Alberuni seems to be right in placing it (Subārā) twenty-four miles (six *farsakh*) south of Sanjan or twenty miles (five *farsakh*) north of Thana.[183] According to Al Idrisi, it was one of the ports of the Indian Ocean, and had all kinds of commerce and ways of livelihood.[184]

Sindan, which is repeatedly mentioned by the Arab geographers as a

[175] *Alberuni's India,* I, p. 205.

[176] *Bom Gaz,* II, p. 299.

[177] According to the traveller Barbosa (AD 1514), Ranel (Rander) "is a town of Moors. . . . They possess very large ships and those who wish Chinese articles will find them there very completely". Ibid., pp. 299–300.

[178] *HIED,* I, pp. 91–92; *Al Idrisi,* pp. 66–67, nos. 62, 64.

[179] *RIB,* pp. 175, 176.

[180] *KMK,* (ed.) A.N. Upadhye, pt. 1, 1959, pp. 65 ff; *ATK,* pp. 197 f.

[181] *IA,* IX, p. 33, l. 78.

[182] *HIED,* I, pp. 24, 30, 34, 66, 85; *Alberuni's India,* I, p. 209.

[183] *Alberuni's India,* I, p. 209.

[184] *Al Idrisi,* p. 55, no. 97.

strong city and a chief port of western India with "extensive commerce both in exports and imports",[185] has been generally identified with Sanjan, fifty miles north of Thana.[186] It is believed to be identical with Haṁyamananagara or Hanjamananagara noted in the Śilāhāra inscriptions[187] Elliot, on the basis of Al Biladuri's accounts, suggests that there was another Sindan in Kutch, where the Muslims had made their way as early as the ninth century.[188] But as we are told that the master of Sindan sent to Khalif a present of "the largest and the longest *saj* (teak) that had been seen",[189] Sindan of Al Biladuri could be Konkan Sindan which had been famous for timber.

Saimur, described by the Arab geographers as a strong and beautiful town on the west coast of India,[190] has been identified with Chaul, south of Thana. It seems to have been the same as Symulla of the *Periplus* and Simylla of Ptolemy. An inscription of the Śilāhāras (AD 1094) suggests that the port of Cemuli (Chaul), besides the ports of Śrīsthānaka (Thana) and Sappārraka (Sopara), formed an important centre of import and export trade in the eleventh-twelfth centuries.[191] The statements of Al Istakhri (AD 951) and Ibn Haukal (AD 976) that Sarandīb was fifteen days away from Saimur,[192] may indicate that the latter was in direct touch with Sri Lanka. Al Idrisi informs us that Saimur (Chaul) produced abundance of coconuts, bamboos and perfume plants which were "exported to all parts of the world".[193]

Thana, twenty-one miles north-east of Bombay, has been described in Arabic sources as an important port on the west coast.[194] It is noted as Śrīsthānaka in the Śilāhāra inscriptions of AD 1026 and AD 1094.[195] The Arab raids on Thana as early as the seventh century[196] indicate its importance during that period. In the twelfth century, Al Idrisi calls it a pretty town on "the bank of a large estuary into which boats and vessels

[185] Cf. *HIED,* I, pp. 15, 27, 38, 39, 66, 85; also *Al Idrisi,* p. 56, no. 99.

[186] Hodivala, *IMH,* p. 69; V. Minorsky, *Hudud al-Alam,* p. 245. Elliot tends to identify it with modern Daman. *HIED,* I, p. 403.

[187] Śilāhāra inscriptions dated AD 1026 and AD 1094, *IA,* V, p. 278, l. 11; ibid., *IA,* IX, p. 35, l. 72; *Asiatic Researches,*I, p. 361; *Bom Gaz.* XIV, p. 302.

[188] *HIED,* I, p. 450, fn. 2, also p. 129.

[189] Ibid., p. 129.

[190] Cf. *HIED,* I, pp. 24, 27, 30, 33, 34, 38, 39, 85, etc.

[191] "*sappārraka cemulyādiṣu velākuleṣu*". *IA,* IX, p. 35, l. 78

[192] *HIED,* I, pp. 30, 39.

[193] *Al Idrisi,* p. 56, no. 101.

[194] Cf. *HIED.* I. pp. 24, 66, 89; also *Alberuni's India,* I, p. 203.

[195] *IA,* V, p. 278, pl. II–B, l. 11; *IA,* IX, p. 35, pl. III, ll. 77–78. In the latter inscription it is specifically called a *velākula* (port).

[196] Al Biladuri in *HIED,* I, pp. 115–16.

enter and where goods are unloaded".[197] We are also told that Thana used to export *kana*, probably an incense, to foreign countries.[198] According to Marco Polo, Thana was frequented by many ships and merchants from far and wide.[199]

In short, the ports of Gujarat formed an important channel of commerce. Apart from being connected with each other along the coast, they facilitated commercial contact with other ports of national and international importance, such as Quilon and Calicut in Malabar, Debal in Sind, Kish and Hormuz on the Persian Gulf, Kalaha in Malaya and Canton in China. These ports helped in bringing the products of distant lands within the easy reach of local merchants who resold them to others at a huge margin of profit. The local kings also earned large revenue in the form of duties on the goods brought by seafaring merchants. In fact, with the increased use of sea route during the period, the kings attempted to provide better facilities and protection to foreign traders so that they could be encouraged to settle in and trade with their kingdoms.[200] The reference to a separate department of harbours (*velākula-karaṇa*) in the *Lekhapaddhati*[201] indicates that the Caulukya kings took keen interest in the administrative and commercial activities of the ports, and appointed special officers for this purpose.

[197] *Al Idrisi*, pp. 62–63, no. 31.

[198] Ibid., p. 63, nos. 32–33, also *HIED*, I, p. 89.

[199] *MP*, II, p. 395.

[200] See *supra*, pp. 79–80. Since ports formed an important channel of foreign trade, proper security had to be offered to the international mercantile groups active there. If an inland political force placed too many restraints on the traders, they would shift their operation to another port which allowed them more freedom to transact their business. Cf. R.B. Revire, "Ports of Trade in the Eastern Mediterranean", in *Trade and Markets in Early Empires*, (ed.) Karl Polanyi *et al.*, pp. 38 ff.

[201] *LP*, p. 1.

Chapter 6

Market System

Markets were the chief and often the sole institutions which served as the centres of collection and disbursement of merchandise. The revenue collected through taxes on shops and goods[1] encouraged many kings and vassals to organise frequent fairs and markets. A comparative increase in the use of money also helped in the growth of market activities.

MARKETS AND FAIRS

In villages, small shops or periodical markets, where local producers brought their surplus products to sell, formed the centres of occasional commerce. The village markets of this kind are often concealed from our view on account of their very informal nature. It is only when a village is prominently described in connection with a grant in the inscriptions, we are able to learn about the existence of merchants and their shops in rural areas.[2] The Timānā grant (AD 1207), apart from referring to the donation of land in the villages of Kāmbalauli and Phūlasara, tells us of a grant of one *dramma* yearly from each shop in these villages.[3] The Kadi grant of Vīsaladeva (AD 1260) records, among other things, a grant of twelve shops in the village of Maṇḍalī in the Vardhi *pathaka* to feed eight new (*apūrva*) brāhmaṇas.[4] The Kalvan copperplates of the Paramāra chief Yaśovarman mention fourteen bania shops (*vaṇik haṭṭa*) situated in the villages of Audrahādi *viṣaya*.[5] The *Lekhapaddhati* recording rents for different types of cultivable and uncultivable land in villages refers to a term *"nāḍiyaka"* or *"anāḍiyaka"* ,[6] which, according to the editor of the text, means the place where carts stood to dispose of the goods. It was most probably the place in a village where local producers brought their surplus products to sell or exchange.

[1] See *infra*, chap. 7.

[2] In many inscriptions of the Caulukya period, merchants are recorded as witness to the grants made in villages. It may be taken as an indication of commercial activity in the rural areas.

[3] *IA*, XI, p. 338, ll. 11–16.

[4] Ibid., VI, no. 11, p. 211, pl. II, l. 2; see also, ibid., pl. I, l. 14. The term *apūrva* means a new batch of brāhmaṇas, i.e., the brāhmaṇas who had not been fed before.

[5] *EI*, XIX, no. 10, ll. 22–23.

[6] *LP*, p. 16.

The local village markets were frequented not only by the local peasant producers but also by the travelling merchants whose function was partly to gather rural produce such as grain, pulses, raw cotton, etc. for subsequent resale, and partly to retail in the countryside the merchandise of urban provenance. The increased commercial contact between the town and villages as reflected in the numerous references to taxes on rural produce[7] brought prosperity to villages and respect to the travelling merchants who are mentioned in the documents as *vaṇijjāraka, vaṇajāraka* or *vaṇijyāraka*[8] and have been recorded at one place along with the *mahājanas* as an influential community.[9]

The markets in big towns were naturally centres of great commerce, and attracted the followers of every trade and craft from neighbouring as well as distant areas. The general organization and layout of a marketplace in a town seems to have been on the plan of Aṇahilavāḍa as noted in the *Kumārapālacarita* of Jinamaṇḍana.[10] We are told that here there were eighty-four marketplaces, each specialising in a separate commodity such as elephant tusks, silk, pearls, diamonds, etc. There were separate areas occupied by goldsmiths, artisans, physicians and also navigators.[11] There was also one market for *sarrāfs* or money-changers, where, as it seems, merchants from different places could get their money converted into local currency. Each kind of goods had its separate *maṇḍavī*[12] or custom-cell where taxes on imports, exports, and sale of various goods were collected. The *Śṛṅgāramañjarīkathā,* referring to the prosperity and grandeur of the new capital of Dhārā built in the eleventh century, speaks of its main roads and streets (*rathyā*) lined with shops (*vīpaṇi*).[13] It also tells us that the people of Dhārā "skilful in all transactions" carried on their business without being burdened with taxes.[14] The *Naiṣadhīyacarita* of Śrī Harṣa refers to busy merchants, loud

[7] See, *infra*, pp. 172–73.

[8] Nāḍol stone inscription, *EI*, XI, pp. 37 ff; Nāḍlāi stone inscription, ibid., p. 42; *IA*, VI, p. 210. According to D.R. Bhandarkar (*EI*, XI, p. 39) all these terms refer to these whose hereditary calling was to carry grains on pack bullocks. But it is not unreasonable to assume that they also carried, whenever required, necessary raw material such as cotton, metal etc. for the industries in towns. As for the prosperity of villages, we may note that Hemacandra (*PP*, I. 8) refers to village (*grāma*) resembling cities.

[9] Cf. *IA*, XLI, pp. 20 ff.

[10] Cf. *TWI*, pp. 156 ff; *RM*, pp. 191 ff; *AANG*, pp. 34 ff.

[11] The reference to navigators in the markets of Aṇahilapura shows that ship-owners or their agents frequented internal marts to collect goods for shipment.

[12] The *Lekhapaddhati* (pp. 10, 54) also refers to *māṇḍvī*, which, according to editor, means "a tax levied on articles that are to be sold in a market place".

[13] *SMK*, p. 2.

[14] Ibid., p. 6.

noise and sale of articles of every description in the markets of the city of Kauṇḍinapura.[15]

It seems all big cities had separate stalls, shops and streets according to the class of commodities dealt in. In the Sīyaḍoṇī inscription (tenth century) we have references to *dosihaṭṭa* (textile market), *prasannahaṭṭa* (liquor market), *catuṣkahaṭṭa* (market on the crossroads), *mahattakahaṭṭa* (main market), etc.[16] The *Kathākośaprakaraṇa* also refers to separate markets for sweetmeats, wine, textiles, etc.[17] The *Kīrtikaumudī* credits Vastupāla with the achievement of checking *varṇasaṁkara* (intermingling of castes) in the markets of the town of Cambay.[18] It may suggest that he constructed separate stalls for people dealing in particular commodities.

The large town-markets and sparse village-shops were, however, not the only place where professional and non-professional buyers and sellers met. A great deal of trade, wholesale as well as retail, also flowed through periodical markets located near temples,[19] or through great fairs where merchants from far and wide met at regular intervals and offered their goods for exchange. These fairs were generally held for the sale and purchase of cattle which, in an agricultural country like India, were of great importance,[20] but they also drew to themselves the buyers and sellers of every kind because of the opportunities which the gathering at the venue provided.

The *Yaśastilakacampū* of Somadeva (AD 959) gives us a graphic description of a fair organised by the priest Śrībhūti.[21] We are told that the fair covered an area of one *kos* or two miles, and was furnished with tents containing many compartments. It had stalls for cattle at a place where water and fodder was easily available. It was closely guarded by soldiers, and protected by moats, gates, walls and ramparts. It had arrangements for eating houses, water supply, and warehouses for different

[15] Tr. K.K. Handiqui, II. 97–100.

[16] *EI*, I, no. 21, pp. 162 ff.

[17] *KKP*, intro., p. 87.

[18] *spṛṣṭāspṛṣṭaniṣedhāya. KK*, IV. 17.

[19] The *Mirāt-i-Ahmadī* (Eng. tr. M.F. Lokhandwala, *GOS*, no. 146, Baroda, 1965, p. 378) tells us that during the time of the Sultans of Gujarat, the weekly market was held on Friday so that people could be attracted to Friday prayers. It also informs us that earlier the market was held on Tuesday which was also a holiday.

[20] For the sale and purchase of cattle, see Pehoa inscription of AD 882 (*EI*, I, pp. 184 ff) Bayana stone inscription of AD 953 (*IA*, LVIII, pp. 161 ff), Bali stone inscription of AD 1143 (*EI*, XI, pp. 32 ff), etc.

[21] *YTC*, VII, section 27. As merchants are recorded to have been accommodated in the tents of cloth, it suggests that it was a temporary fair rather than a regular market.

classes of commodities. It also had an assembly or a council (*sabhāsa-nātha*) to settle commercial disputes. There was also a *peṇṭhāsthāna*[22] which was free from the presence of jesters, gamblers, etc. The merchants, who came from many countries to transact business, were charged tolls, taxes and rent at extremely moderate rate.[23]

The big temples too, apart from being a venue for important religious festivals and fairs, served as a market-place where pilgrims could buy necessary goods of daily use. Besides, the requirements for different types of goods for the daily ceremonies at the temples instantly drew traders from outside. The Cintra-*praśasti*, for example, refers to allocation of funds for the purchase of sandalwood, betel-nuts of good quality, fragrant gum or *guggula*, etc. for the daily use of a temple at Somanātha-paṭṭana.[24] Since these goods are not produced locally, they had to be brought by traders from outside.

The inscriptions indicate that temples acquired a large number of shops as endowment and managed them through trustees (*goṣṭhis*). The above-noted Cintra-*praśasti*, for example, informs us that the benefactor Tripurāntaka purchased for money "three excellent shops" and presented them to the temple.[25] The Jalor inscription (AD 1296) refers to a grant of rent accruing on *niśra-nikṣepa-haṭṭa* (a warehouse or a bazar building) by a *sonī* (goldsmith) for the ceremonies at a temple of god Pārśvanātha.[26] The Sīyaḍoṇī inscription, which records the donations ranging from AD 903 to 968 by various merchants and artisans, tells us that temples received as endowment many shops (*vīthis*) in the textile market, liquor market, main market, etc.[27] Thus, temples as owners of

[22] The *peṇṭhā* or *piṇṭhā* is described in the *Nītivākyāmṛta* of Somadeva as *paṇyaputa-bhedinī*, which literally means the breaking of seal on the (packets) of goods. The commentator of the text explains it as a place where merchants stored such commodities as *kumkum* (saffron), *hiṅgu* (asafoetida), cloths etc. cf. K.K. Handiqui, *Yaśastilaka and Indian Culture*, pp. 120 f. Since Somadeva elsewhere mentions that a *piṇṭhā* maintained with justice is a source of endless profit to the king, it seems that the *piṇṭhāsthāna* was similar to *maṇḍavī* noted above, where merchants stored their goods and paid taxes to the king's officers.

[23] *"praśānta śulka, bhāṭaka, bhāḍā"*. Cf. *YTC*, VII. 27.

[24] *EI*, I, no. 32, pp. 284–85, vv. 49, 53, 54. There were many Hindu and Jaina temples in western India where these goods were constantly in demand.

[25] *EI*, I, p. 286, v. 64.

[26] Ibid., XI, no. 23, p. 62, ll. 15–16. D.R. Bhandarkar (op. cit., p. 61) feels that the term "*sonī*" in the inscription "cannot possibly mean a goldsmith here", and believes that it has been derived from Songār or Suvarṇagiri, i.e., the fort of Jalor. But in the Ānāvāḍa inscription of AD 1291 (*IA*, XLI, p. 21, ll. 12–19) *sonī* is noted along with important merchants and artisans of the region.

[27] *EI*, I, no. 21, pp. 174–78, ll. 13, 16, 21, 34, 35.

large number of stalls, stores and shops naturally became interested in developing mercantile activities, because greater the trade more was their revenue and pomp and show. The vast amount of wealth which the Turkish invaders are reported to have looted from the Hindu temples makes us believe that the riches of the temples were partly due to their involvement in commercial activities.

The kings also took keen interest in setting up markets and providing facilities to traders. An inscription of the ninth century tells us that the king Kakkuka constructed a market (*haṭṭa*) at Ghaṭiyāla, near Jodhpur, and decorated it with variegated streets.[28] He also promised protection and means of livelihood to the vaiśyas whom he settled here. The Śrīdhara's Devapaṭṭana-*praśasti* informs us that the king Mūlarāja I of Gujarat (tenth century) commissioned three brothers, Mādhava, Lūla and Bhābha to look after the construction of markets, towns and villages in his realm.[29] King Bhoja (eleventh century) is known to have established number of marketplaces in his newly established capital at Dhārā. The *Upamitibhavaprapañcakathā* suggests that the state arranged for guards to patrol markets in night.[30]

The interest of the kings of western India in market activities is also reflected in the references to such new terms as *haṭṭakaraṇa*[31] (department of markets) and *haṭṭādhyakṣa*[32] or *haṭṭapati*[33] (head or lord of the markets). The head of the markets seems to have been appointed in all important commercial centres of the region, and was assisted by such officers as *mūlyādhikāriṇa* (officer-in-charge of prices), *tulādhikāriṇa* (officer-in-charge of weights and measures), *bhārādhikāriṇa* (officer-in-charge of loads), noted in the *Mānasollāsa*.[34] He was evidently responsible for the enforcement of market rules and regulations, and collected state's share on the transactions conducted in the markets.

[28] *EI*, IX, pp. 277 ff.

[29] Ibid., II, pp. 440–41, vv. 9–10.

[30] Cf. *Upamiti*, pp. 851 f. We are told that a son of a merchant, while trying to carry away the treasure stolen from a shop in the night, was caught by a watchman and brought to the king.

[31] Kadi grant of Bhīmadeva II (AD 1230), *IA*, VI, p. 202, l. 8.

[32] *AC*, III. 389.

[33] *KTM*. 540; see also A.M. Sastri, *India as Seen in the Kuṭṭanimata of Dāmodara Gupta*, p. 207. Since Dāmodara Gupta mentions both the *haṭṭapati*, i.e., market-officer (*KTM*. 540) and the *śulkikādhyakṣa*, i.e., custom-officer (ibid., 531), it is obvious that these two officers differed with regard to the nature of their duties, and the former was primarily concerned with the market activities. The term *haṭṭapati* also occurs in a contemporary inscription from Bengal. See, N.G. Majumdar ed., *Inscriptions from North Bengal*, III, p. 155, l. 16. See also *infra*, p. 188.

[34] *Mānas*, II, pp. 104–5, vv. 1208–22.

SALE AND PURCHASE RULES

The earlier legal texts, keeping in view the interest of buyers and sellers alike, laid down certain laws and regulations for the sale and purchase of goods and, as the later commentaries suggest, the same continued to operate during the post-tenth centuries. It was laid down that the sale effected by one other than the rightful owner was not considered valid, and in case of a dispute or another claimant, the buyer could be required to produce the seller or the witnesses, otherwise he suffered the punishment of a thief. The sellers were required to deliver the goods which they had already sold otherwise they had to pay a fine.[35] Regarding the revocation of sale and purchase, it was recommended that a buyer could return the goods within a stipulated period, if he was dissatisfied with it.[36] Medhātithi, commenting on Manu, points out that this rule pertained to such goods as vessels of copper, tin, and other metals, or cattle, land and the like, and not to cloths and other easily perishable articles.[37] The returned articles should not have been used by the buyer. Medhātithi also refers to a practice in certain regions where the buyer was supposed to return the purchased goods on the same day to get back the full money.[38] The legal texts laid down that the goods sold by a person under the impulse of fear or influence of liquor etc. should be relinquished by the purchaser. The texts prescribe the imposition of fine on merchants who indulged in adulteration[39] or fraudulent means of transactions.[40] It is, however, difficult to measure the effectiveness of these measures as profiteering and cheating seemed to have been a part of the commercial world.[41] The department of markets noted above was probably responsible for keeping in check the fraudulent practices in sale and purchase.

[35] *KA*, III. XV. 187; *Yāj*, II. 254; *Nārada*, VIII. 5, 6, 9.

[36] *Manu*, VIII. 222, 223; *Yāj*, II. 177; *KA*, III. XV; *Nārada*, IX. 6–7; etc.

[37] *Medhā on Manu*, VIII. 222.

[38] Ibid.

[39] *Medhā on Manu*, VIII. 203; IX. 286; *KA*, II. XII. 84; *Bṛhaspati*, XXII. 13, 18; *Nārada*, VIII. 7. Yājñavalkya prescribes a fine of sixteen *paṇas* on the adulterators of medicines, oils, salt, perfumes, rice (*dhānya*), molasses (*guḍa*), etc. He also recommends the punishment of eightfold amount of sale in case of adulteration in earthen material, hides, threads, etc. *Yāj*, II. 245; VIII. 240.

[40] *Medhā on Manu*, VIII. 199 ff; *Yāj*, II. 269–70; *Nārada*, VII. 2–5; *Viṣṇu*, V. 164–66.

[41] Hemacandra refers to a general saying that it is difficult to find a merchant who is not a cheat. See *infra*, p. 226.

State Monopoly

The sale of certain important articles seems to have been the monopoly of the state. The monopoly rights were leased out to private individuals in return for a fixed share of profit on the sale of such goods. Medhātithi, explaining the monopoly items, gives the examples of elephants in the eastern regions (Aṅga, Assam and Kaliṅga); saffron, silk and woollens in Kashmir; horses in the western countries; precious stones, pearls, etc. in the southern countries, and states that it in fact includes all "such articles as are easily available in the dominion of the king concerned but rare in other countries".[42]

In western India, the sale and manufacture of salt, for which Gujarat and Rajasthan had great potentialities seemed to have been under state control.[43] The reference to the *aṁśuka karaṇa* in the *Lekhapaddhati*[44] suggests that the kings of Gujarat probably had a separate department to look after the weaving as well as the sale and purchase of fine cloth. The inspection of horses, which were being unloaded at the port of Cambay,[45] by Vastupāla, the local governor, may indicate that horse trade in Gujarat was a royal prerogative. There are several inscriptional references to the donation of oil-mills (*ghāṇaka*) or a portion of their output by kings and nobles.[46] Since there is no evidence of oil being granted from a *ghāṇaka* by merchants or oil workers, we may presume that oil industry was also the monopoly of the rulers.

PRICES AND WAGES

The prices of commodities seemed to have varied according to their quality, availability and the degree of their usefulness or need. During adverse times such as wars, famines and floods, prices must have been much higher.[47] On account of the lack of statistics, it is difficult to have

[42] *Medhā*, VIII. 399.

[43] On the basis of the charters, R. Gopalan (*History of the Pallavas of Kanchi*, p. 38) points out that during the time of the Pallavas "the manufacture of salt and jaggery were royal monopolies and special licence had to be obtained for private manufacture."

[44] *LP*, p. 1.

[45] *PK*, p. 121; *VPC*, VII. 377–84.

[46] See, *supra*, pp. 60–61.

[47] Hemacandra tells us that during a famine in Sopara food became so scarce that it could not be had for money. *PP*, vv. 180–200. The prices in general were not fixed by the state as they were during the time of the Mauryas (cf. *KA*, II. XXI). Medhātithi does refer to the fixation of prices by experts (*Medhā*, VIII. 319) but, as the context suggests. it was with regard to the *śulka* collected by the king. An earlier inscription (AD 592) from western India, however, reveals that sometimes king's officers fixed the prices of commercial items

an exact picture of the contemporary price structure, but a vague idea of it can be obtained from the inscriptional references to the goods purchased out of the interest on the deposited sum. The Cintra-*praśasti* (AD 1286), for example, tells us[48] that Tripurāntaka, the benefactor, deposited six *drammas* in the *parikṣīpaṭṭa*[49] for the monthly expenditure on two *māṇaka* of husked rice, one *māṇaka* of *mūnga* pulse, four *karṣas* of ghee and oil each, two *māṇās* of fragrant gum (*guggula*) and the daily supply of five betelnuts of good quality. It gives us a rough idea of the purchasing power of six *drammas* in the thirteenth-century Somanātha.[50]

A Bhinmal stone inscription (AD 1249) refers to two grants of forty *drammas* and fifteen *drammas* each, the interest of which were to be spent on an annual celebration at the temple of the god Jagatsvāmin. It informs us that the interest on forty *drammas* could purchase two *seis* of wheat (*godhuma*), one *māṇā* of *mūnga* pulse, two *pāyalīs* of rice (*cokhā*), eight and a half *kalaśa* of ghee, and other articles and services of worship of the value of seven *drammas*. Similarly, the interest on fifteen *drammas* could buy one and a quarter *seis* of wheat, three *pāyalīs* of *munga* pulse, two *pāyalīs* of rice, one and half *kalaśa* of ghee, and other services of worship worth two *drammas*.[51] Another inscription (AD 1205)[52] from Bhinmal tells us that forty *drammas* put in the treasury of a temple yielded a yearly sum of twelve *drammas* as interest. If we calculate the interest at the same rate on the sums recorded in the Bhinmal inscription of AD 1249 noted above, we can have some idea of the quantity of agricultural produce which one *dramma* could purchase. But, in view of the regional variations in weights and measures and the absence of definite information on the value and the metallic content of a *dramma*,[53] the picture of price structure as a whole has to remain hazy and incomplete.

There are some stray references to wages in terms of money. In the Cintra-*praśasti*, Tripurāntaka fixed the monthly remuneration of a

and made it imperative on the part of the shopkeepers to display the price list. (*JESHO*, II, p. 287, no. 27). Since the preceding verse in the same inscription refers to illegal acceptance or clearance of grains (*dhānyadi*), it seems that this practice was followed with regard to essential goods only, while, in case of other articles, the exchange between buyers and sellers was a matter of free bargain.

[48] *EI*, I, p. 285, vv. 51–54.

[49] *Parikṣī* may be modern *pārikh* or *pārakh*, a kind of money-changer. Ibid., p. 277, fn. 24.

[50] It is not explained in the inscription whether the sum of six *drammas* or the interest thereof was to be spent. But it seems that six *drammas* were to be used in purchasing these goods.

[51] *EI*, XI, no. 20, pp. 55–57.

[52] *Bom Gaz*, I, pt. 1, insc. no. 7, p. 474.

[53] For *dramma*, see *infra*, pp. 151 f.

novitiate (*baṭuka*) at nine *drammas* a month along with daily food.[54] Merutuṅga, while relating the rise in the financial status of a poor man, mentions that the man after the death of his father was obliged to accept a job at five *viṁśopakas* a day at a pewter's workshop.[55] The way Merutuṅga mentions the incident, five *viṁśopakas* seem to indicate that he considered the amount to represent the lowest wage given to a man. Therefore, if we accept five *viṁśopakas* as a minimum wage for a day, the monthly income of a labourer would be one hundred fifty *viṁśopakas*, and taking *viṁśopaka* to be one-twentieth of a *dramma*, this sum would be seven and a half *drammas* a month, which was probably just sufficient for a man to purchase his daily requirements during the thirteenth century.

The inscriptions related to the period suggest a new trend of "inflation" that was emerging in the thirteenth century. It is indicated in the postscript of the Kadi grant of the time of Bhīmadeva II (AD 1230)[56] and the Ānāvāḍa inscription of the time of Sāraṅgadeva (AD 1291).[57] They record the collection of additional dues from merchants for the maintenance of temples, as the earlier donations and contributions had failed to meet the daily expenses. Whether this "inflation" was due to increased trade and greater flow of capital in the markets or due to the disturbed political conditions caused by the invasion of the Turks, we cannot say definitely, but it seems both these factors combined together to make prices rise in the thirteenth century.

COINS, WEIGHTS AND MEASURES

Coinage

The revival of coinage and the comparative increase in the use of money during the eleventh-thirteenth centuries indicate growing market activities in western India. The post-Harṣa period witnessed the paucity of coins in northern India in general. Although each of the three important dynasties ruled for about three hundred years, so far it has not been possible to ascribe with confidence any coins to the Pālas or the Rāṣṭrakūṭas, and those assignable to some Pratihāra kings are very few, and their attribution is not free from doubt.[58] The only dynasty to which some coins have been attributed is that of the Maitrakas of

[54] *EI*, I, p. 285, l. 53.
[55] *PCT*, p. 104; *PCJ*, p. 69.
[56] *IA*, VI, no. 6, p. 202.
[57] Ibid., XLI, pp. 20 ff.
[58] R.S. Sharma, "Coins and Problems of Early Indian Economic History", *JNSI*, XXXI, 1969, p. 4.

Valabhī, but according to a careful study they can be regarded only as "so-called" Valabhī coins, for they really belong to the Gupta times and are clearly comparable to Gupta coins.[59] Old coins may have continued to remain in circulation but the fact that the kings, during the seventh-tenth centuries, did not feel the necessity of issuing new coins reflects a general decline in money economy. This factor of paucity has been linked by R.S. Sharma with the proliferation of self-sufficient local units of production which resulted in the decline of commercial contact and the lack of need for coins.[60]

After AD 1000, however, we notice signs of revival of coinage as there was comparative increase in the usable gold, silver, billon, silver-bronze and copper coins in northern and western India. The numismatic evidence reveals that such coins were issued by the Kalacuris of Tripurī and Ratnapur, the Gāhaḍvālas, the Cāhamānas, the Tomaras, the Candellas, etc.[61] It may, however, be pointed out that the available coins of these dynasties are not exciting in number and, then again, not all the rulers are represented in them. What is more remarkable is the fact that even the kings or dynasties who issued coins did not aim at a complete currency. Their coins are found only in one metal or two, and it is seldom that all the smaller denominations of a particular coin of a given weight standard were issued. The only exception to this rule is provided by the coins of Gāṅgeyadeva, which are in all the three metals and are found in smaller denominations also.[62] Further, real gold and silver coins are very rare and we generally come across coins made of billon, i.e., alloy of silver and copper. From the point of view of weight too, the coins of the period are lighter than those of Kuṣāṇa and Gupta times. A.S. Altekar draws our attention to the depreciation in weight of gold coins from 120 grains to 60 grains.[63] He also points out that the silver coinage of the period was about ten grains lighter.[64] The copper coins issued by the Cāhamānas are in the neighbourhood of fifty grains, in place of the ancient Indian standard *kārṣāpaṇa* of 146 grains.

In spite of their general debased and depreciated nature, the coins of

[59] *IF*, p. 66.
[60] Ibid., pp. 65 f.
[61] For details see, L. Gopal, *Early Medieval Coins—Types of Northern India*, Numismatic Notes and Monographs no. 12; also *IF*, pp. 255 ff.
[62] *CMI*, p. 72.
[63] *JNSI*, II, p. 2.
[64] Cf. ibid., pp. 1–14.

the period reveal greater use of money[65] to meet the growing needs of trade and commerce. Though, with the exception of two gold and six silver coins "ascribed to Siddharāja",[66] no other coins of the Caulukya kings have been discovered, it should not lead us to presume that the Caulukya did not use or issue coins, especially in view of the fact that their contemporaries, viz., Gāhaḍavālas, Candellas, Kalacuris, Cāhamānas, etc., who did not have such an intimate contact as the Caulukyas had with the outside world, did issue gold, silver, billon and copper coins.[67] The inscriptions and literary texts of the Caulukya period also frequently refer to the use of coins. For example, the Mongrol inscription of Kumārapāla, the Kadi inscription of Bhīmadeva II and the Ānāvāḍa inscription of AD 1291, etc. tell us that the taxes were paid in cash as well as in kind. Again, the donations from the custom-houses recorded in the inscriptions are always found to have been paid in cash. There are also epigraphic references[68] to *Bhīmapriya* and *Vīsala-priya drammas*, i.e., the *drammas* issued by king Bhīmadeva and Vīsala-deva, which were in circulation in western India.

The contemporary Jaina *prabandhas, mahākāvyas, kathānakas*, etc. also furnish valuable information on the names of various coins which were in use during the eleventh-thirteenth centuries. The old Gujarat commentary on the *Gaṇitasāra* of Śrīdharācārya, which was copied down in Aṇahilavāḍa in VS 1449/AD 1392 by one Rājakīrtimiśra for the instruction of the children of a wealthy Moḍha bania family, indicates that the coins as well as weights and measures mentioned therein were current all over Gujarat and Marwar.[69] The *Lekhapaddhati* frequently

[65] *Viṣṭi* or forced labour which was closely related to the system of production in western India under the Maitrakas of Valabhī, the Rāṣṭrakūṭas and the Gujara-Pratihāras, is not mentioned in the records of the Paramāras, the Caulukyas and the Cāhamānas. "Evidently the practice died out" under the pressure of increased use of money during their period. *IF*, pp. 242–43.

[66] C.R. Singhal, *Bibliography of Indian Coins*, pt. 1, p. 96; *Numismatic Supplement*, VII, 1907, p. 47; XLVII, 1937–38, p. 348; XVI, 1954, pt. 2, pp. 239, 283.

[67] It may be pointed out that no Rāṣṭrakūṭa coins have been discovered so far, but almost all the contemporary Arab authors refer to the use of *ṭāṭiri* or *ṭāṭariyya dirhams* in the Rāṣṭrakūṭa kingdom, fluctuating in price from one and a half to three and a fraction of the Baghdad dinars. See *HIED*, I, pp. 3, 27, 85. Al Masudi (AD 915) adds that these *dirhams* were dated in the regnal years of the reigning king (ibid., p. 85).

[68] *EI*, XI, pp. 58, 59; see also Lāḍol plates of Karṇa, *JOI*, Baroda, II, p. 368.

[69] The manuscript has been published along with notes by B.J. Sandesara, *JNSI*, VIII, pt. 2, 1946, pp. 138–46. The names of many coins and weights and measures noted in the manuscript also occur in the inscriptions from Mangrol in Saurashtra and Nāḍol in Rajasthan.

mentions the thrice tested (*trihparīkṣita*) *drammas* struck at the mint of Śrīmāla "which were current in the market" (*haṭṭavyavahāramāṇa*).[70] It is not known as to who were the three authorities who tested the *Śrīmālīya drammas*, but it seems that the royal officer in charge of mints was one of them.[71]

Besides the coins noted in the contemporary literary and epigraphic records, a large number of Indo-Sassanian or *gadahiyā* or *gadhaiyā* coins, which were current in Rajasthan and Gujarat from the seventh century onwards, have been discovered from various places in western India.[72] These coins have not been properly studied or catalogued as yet, but it seems they played an important role in the commercial activity of the region.[73]

In popular usage the term *gadahiyā* is used to signify base silver or copper coins with rude imitation of Sassanian bust and meaningless lines or curves on the obverse, and lines and dots suggesting the Sassanian fire-altar with or without attendants on the reverse.[74] The term is

[70] *LP*, pp. 20, 33, 34, 37.

[71] In the *Lekhapaddhati* (p. 1, v. 7) there is a reference to the existence of a royal department of mints (*ṭaṅkaśālā*). The *Mānasollāsa* (II, pp. 104–5) also refers to an officer of coins (*niṣkādhikāriṇa*).

[72] B.N. Reu, *Coins of Marwar*, pp. 2 ff. The varieties of these coins have been found from Poona (*JNSI*, VII, pp. 20–22); north Konkan (*JNSI*, XIII, pp. 205 f; *JBBRAS*, XII, p. 328; *JNSI*, XI, p. 58; *CCIM*, I, pl. XXV, 14–16 etc.); Indore (*JNSI*, VIII, p. 66; also *CCIM*, I, pl. XXV, 11–12); Piplaj in Rajasthan (*JNSI*, VII, pp. 98 ff); Gwalior (*Arch. Rep., ASI*, 1913–14, pp. 255 ff) etc. The known geographical distribution of the Indo-Sassanian coins makes a general case for these coins having been the issues of the rulers of Rajasthan and Gujarat. R.L. Samar (*JNSI*, XX, p. 26) reports many Indo- Sassanian coins from Mewar bearing the names of the issuing kings. In the *Drvyaparīkṣā* of Ṭhakkura Pheru (AD 1290) we find a reference to *Gujarīmudrā* (vv. 82–93; *JNSI*, X, p. 29) which may have been the coins issued by the kings of Gujarat belonging to the Caulukya or the Gurjara-Pratihāra dynasty.

[73] These coins are lying deposited in thousands in the museums of Jaipur, Jodhpur, Bombay etc. Shri Prakash Bapna, Registration Officer, Department of Archaeology and Museums, Jodhpur, informs me that in 1973 his department recovered about two lakhs of *gadahiyā* coins of base silver weighing about 440 kg from a village Kasindra in Sirohi district, south Rajasthan. The coins were found in copper pots having the inscribed date of VS 1234/AD 1177.

[74] For different views on the origin and significance of the term, see Cunningham, *CMI*, p. 47; G.P. Taylor, *JASB*, 1904, p. 372; C.H. Biddulph, *JNSI*, XXVIII, pp. 170–76; V.S. Agrawala, *JNSI*, XII, pp. 200 f, etc. According to C.H. Biddulph (*JNSI*, XXVIII, p. 171), it was called *gadhaiyā* coin because on reverse it has a figure of a "poorly drawn donkey, with its long narrow head and equally long ears, the rope-like tail and spindly legs". He identifies this animal with the Baluchi wild ass which is found in Baluchistan and the deserts of west India.

used for the Indo-Sassanian coins in general, but sometimes it refers to the coins of Rajasthan and Gujarat in particular.[75] According to D.R. Bhandarkar *dramma* signified silver coin, and *gadhaiyā* a copper coin.[76] In the *Upakeśagacchapaṭṭāvalī*, however, the term *gadahiyā-mudrā* is specifically used in the sense of silver currency,[77] though the coins which have been discovered are made of highly impure silver.[78] The *gadahiyā* currency has been classified into three groups—flat pieces, thick transitional pieces and thick dumpy pieces.[79] Different varieties and the subdivisions of it may reflect regional or local variations.

It is suggested that billon coins could not have sustained a large volume of brisk trade of inter-regional nature.[80] But in view of the flourishing commercial contacts which the Sātavāhanas of the Deccan (first-second centuries), in spite of their coinage of baser metals of lead, potin and copper, lead being predominant in their dominion, had with the western world,[81] this suggestion cannot be overemphasized. In fact, the coins of early medieval India though made of base metal appear to have formed an important part of the general currency system of the period. The Ghaznavids, for example, had vast treasures of gold and silver, but in their region of Panjab they continued to mint a mixed silver-copper currency on the old Hindu model.[82] We are informed by Al Idrisi that the coinage of the people of Sind was "made of silver and copper". He adds that the "weight of one of their *dirhams* is (equal to) five (ordinary) *dirhams*. Sometimes the *ṭātariyya dirhams* are brought to them and they employ these in their business transactions."[83] It indicates that mixed silver-copper coins formed a medium of commercial transactions and the value of a coin was determined on the basis of its metallic content. Thus, the debased coins of *gahadaiyā* type may not have hampered interregional commercial exchange to the extent it is feared.

[75] L. Gopal, op. cit., p. 9.

[76] *Lectures on Ancient Indian Numismatics*, p. 207.

[77] Cf. *JNSI*,, XX, p. 18, "*. . . tena rupyeṇa gadahiyā mudrā patita*". See also *JNSI*, XVII, p. 76; *IA*, XIX, pp. 240–41. P.L. Gupta's view that *gadhiyā* coin could be same as *gadyāṇaka* of the epigraphs has been rightly controverted by L. Gopal. See, *Coin Types of Northern India*, pp. 11–12.

[78] The coins of the Piplaj hoard are made of impure silver considerably alloyed with copper and lead. *JNSI*, VII, pp. 98 ff.

[79] *CCIM*, I, pp. 240 ff.

[80] *SCNI*, p. 282.

[81] Cf. K.A.N. Sastri (ed.), *Comprehensive History of India*, vol. II, pp. 802–7.

[82] C.E. Bosworth, *The Ghaznavids*, p. 79.

[83] *Al Idrisi*, p. 43, no. 15. It has already been noted that *ṭātariyya dirhams* were in circulation on the western coast under the Rāṣṭrakūṭas.

Denomination of Coins

The literary and epigraphic records of the Caulukyas refer to various types of coins such as *dramma*,[84] *viṁśopaka*,[85] *rūpaka*,[86] *kārṣāpaṇa*,[87] etc. The frequent mention of *dramma* in preference to all other coins in the Caulukya records shows that it was the basic coin and the value of other coins was adjusted in relation to it. The term *dramma*, which is sometimes abbreviated as *dra* or *drā*, is derived from Greek *drachma*, a silver coin weighing 67.5 grains, which in Persian became *dirham*.[88] Though the term *dramma* is noted in an inscription from Marwar (Gupta Saṁvat 289/VS 665/AD 608)[89] and also in the *Āvaśyakacūrṇi*, a Jaina work of the seventh century,[90] it was from the ninth century onwards that it came to be used frequently in the records of northern India.[91] In the opinion of L. Gopal, *dramma* "originally and mostly denoted" the Indo-Sassanian or *gadhaiyā* coins which followed *drachma* weight standard,[92] and later, probably after ninth century, the term also came to be applied to other coins of western and central India which followed the *drachma* weight.

Though it has been suggested that *drammas* were the coins of different metals such as gold, silver, copper,[93] the term *dramma* was used mostly for silver coins.[94] The *Līlāvatī* gives us the following table: 16 *paṇas* = *1 dramma*, 16 *drammas* = 1 *niṣka*.[95] It would, thus, appear that *paṇa, dramma* and *niṣka* signified respectively copper, silver and gold coins. The *Bṛhatkalpabhāṣya* of Kṣemakīrti describes the *drammas* of Bhillamāla a coin of silver.[96] In the Dhod (Mewar) inscription of AD 1171 the *drammas* of Ajayadeva are referred to as made of silver.[97] In the *Upakeśagacchapaṭṭāvali*, the *gadahiyā-mudrā*, which might have stood for *dramma*, is, as we have already stated, said to have been made of silver.[98]

[84] *DV*, XX. 10; *PCT*, pp. 104, 121, 163, 167, 183–84; *IA*, VI, p. 202; *EI*, I, p. 272, *et. req.*

[85] *EI*, I, 66; X. 19; *PCT*, 104.

[86] *IA*, XLI, pp. 202–3; XI. 337.

[87] *CPSI*, p. 158; *DV*, XVIII. 79, 84.

[88] See E.J. Rapson, *JRAS*, 1920, p. 151; also R.C. Agrawal, "Dramma in Ancient Indian Epigraphs and Literature", *JNSI*,, XVII, pt. 2, p. 64.

[89] *EI*, XI, pp. 299 ff.

[90] Cf. U.P. Shah, "Numismatic Data from Early Jain Literature", *Journal of M.S. University of Baroda*, III, 1954, pp. 56–57.

[91] R.C. Agrawal, op. cit., p. 66.

[92] *ELNI*, p. 193.

[93] See R.C. Agrawal, op. cit., pp. 76–79.

[94] Cf. Bhagwanlal Indraji, *JBBRAS*, XLI, pp. 325–28; D.R. Bhandarkar, op. cit., pp. 207, 209; V.V. Mirashi, *JNSI*, III, pp. 36 f; *CII*, IV, p. clxxxiv.

[95] I. 2–4.

[96] *JNSI*, XIV, p. 109.

[97] *Nāgarī Pracāriṇī Patrikā*, XLV, p. 358.

[98] *JNSI*, XX, p. 18.

The reference to such terms as *kāñcanadramma,*[99] and *raukma Vīsala-prī dra*[100] in the epigraphs has led many scholars to believe that gold *drammas* were also in circulation during the early medieval period.[101] Since these readings are not beyond doubt,[102] we cannot be sure about the use of gold *drammas*. A.K. Majumdar suggests that "the name *dramma* was applied to both silver and gold coins" during the Caulukya period, and argues that since the inscription at Ṭimānā[103] refers to a daily grant of one *rūpaka* and an annual grant of one *dramma*, "it is clear that *dramma* in this case was greater in value than a *rūpaka*, and was most probably a gold coin".[104] But it is rightly remarked by others that the inscription refers to two different grants, and there is nothing to show any correlation between higher and lower denominations.[105] In short, we can say that the term *dramma* was used basically for silver coins, though their metal was of a debased nature.

Our records mention different varieties of *drammas*. The *Purātana-prabandhasaṁgraha* refers to a coin which is variously spelt as *Bhīma-priya-dramma, Bhīmaprī dramma*, and *Bhīmapurī dramma*.[106] It was probably struck by one of the Caulukya kings called Bhīma, and was in circulation in the Caulukya dominion of Gujarat. In the epigraphic records we come across references to *Vīsalaprī dra, Vīsalapriya dramma, Vīsa dra* and *Vīsalapurī dra*.[107] In the *Lekhapaddhati* these coins are called both *Viśvamallapriya* and *Vīsalapriya dramma*.[108] These coins have been ascribed to king Vīsaladeva of the Vāghelā dynasty. However, no *Bhīma-priya* or *Vīsalapriya dramma* has been found as yet.

An important type of *dramma* that we come across in the contemporary records is the *pāruttha dramma*[109] which is variously spelt as *pārūthaka* or *pārutha* in the *Purātanaprabandhasaṁgraha*,[110] and as *pāraupatha* or *pārupathaka* in the *Lekhapaddhati*.[111] In the latter text the

[99] The Kanheri cave inscription of the ninth century, *IA*, XIII, p. 136.

[100] The Bhinmal inscription of VS 1345/AD 1288; *Bom Gaz*, I, pt. 1, p. 438.

[101] D.R. Bhandarkar, op. cit., p. 209; A.S. Altekar, *Rāṣṭrakūṭas and Their Times*, pp. 364 ff. V.A. Smith, *CCIM*, I, p. 251. See also *JNSI*, XVII, p. 77; *IA*, XXXVII, 147 ff.

[102] See V.V. Mirashi, *JNSI*, XXV, pp. 238–40; also *ELNI*, pp. 195–96; *ECD*, p. 302.

[103] *IA*, XI, pp. 337 ff.

[104] *CG*, p. 273.

[105] *JNSI*, XIX, pp. 118 f. See also V.V. Mirashi, *JNSI*, XXV, p. 239.

[106] *PPS*, pp. 33, 34, 65, 95.

[107] *JNSI*, XVII, pt. 2, pp. 72 f.

[108] *LP*, pp. 33, 37, 39, 42, 55.

[109] *KGG*, pp. 2, 13; see also *IHQ*, XXVI, pp. 224 ff. The inscription of Aparāditya (AD 1184) found at Loṇaḍa near Kalyana (*JBORS*, XXIX, pp. 211–15, ll. 10–11) and the inscription of Śilāhāra Someśvaradeva (AD 1260) from Konkan (*EI*, XXIII, pp. 280 ff) also refer to these *drammas*.

[110] *PPS*, pp. 53, 78, 128.

[111] *LP*, pp. 34, 35, 36 f, 41 f, 43.

adjectives *śreṣṭha* and *śrīmat* are used before *pāraupatha*. It indicates that it was a superior coin. This view is confirmed by another reference which equates eight *drammas* with one *pārutthaka*.[112] The higher value attached to *pārutthaka drammas* must have been because of their superior and better silver content in contrast to the other debased or billon pieces.[113] It has been suggested that *pāruttha drammas* should be equated with Parthian *drammas* mentioned as *ṭātariyya* or *ṭāhiriyeh dirhams* by Sulaiman and Al-Masudi,[114] but R.C. Agrawal, refuses to associate it with any foreign currency.[115] It may, however, be noted that the coin, as our references show, was in circulation in Rajasthan, Gujarat and Konkan regions, i.e., the region which had direct commercial contact with the Arabs. It is, therefore, not improbable that the *pāruttha dramma*, having greater purity and higher value, conformed to the international standard and formed the chief medium of exchange between the Indians and the Arab traders.

We also come across references to *dvivallaka drammas*[116] which are generally used in connection with *yātrās* or pilgrimages in Saurashtra and the adjoining regions. According to C.D. Dalal[117] and V.S. Agrawala,[118] it was a coin having a mixture of 2 *valas* or 6 *rattis* of base metal. D. Sharma explains these coins as having two parts of base metal for one of precious, i.e., having silver and copper in the ratio of 1:2.[119] He also points out that since there is no reference to the actual use of this coin before AD 1323, it might have been a Muslim coin introduced in western India after these territories were conquered by the Khaljis. L. Gopal suggests that *dvivallaka drammas* may be explained as a sub-denomination of a *dramma* weighing 2 *valas* or 6 *rattis* or 10.98 grains.[120]

There are also references to various sub-multiples of *drammas* such as half (*drammārdhika* or *drammārdha*), three-quarters (*dramma-tribhāga*) and a quarter (*pāda*) *drammas*.[121] The coins equal to the said fractions of the weight of a *dramma* have actually been found from various places in northern India.[122] There are also coins having one-eighth weight of a *dramma*.[123] An inscription from Ahar (AD 953) refers to a cess of

[112] *PPS*, p. 53.

[113] According to D. Sharma (*JNSI*, XXII, p. 196), *pāruttha dramma* was a silver coin.

[114] *Bom Gaz*, I, pt. 2, p. 21, fn. 6.

[115] *JNSI*, XVII, pt. 2, p. 75.

[116] *KGG*, pp. 75, 76, 79; *LP*, pp. 42, 118. See also *JNSI*, XXII, p. 197.

[117] *LP*, p. 118.

[118] *JNSI*, XII, pp. 202 f.

[119] *JNSI*, XXII, pp. 197–200.

[120] *ELNI*, p. 203.

[121] *JNSI*, XVII, pt. 2, pp. 79 ff. The Cambay inscription of AD 1295 (*CPSI*, p. 229, l. 43) makes a reference to a levy of *dramārdha* on bullock-loads of blankets, oil, etc.

[122] Cf. *ELNI*, pp. 179–90.

[123] *JNSI*, XVII, pt. 2, p. 83.

one-fortieth of a *dramma* (*drammārdha viṁśaka*),[124] but it seems that the term stands for an arithmetical value rather than for a specific *dramma* of such a low denomination. In the Sāṇḍerāv stone inscription of Kelhaṇadeva (AD 1179), we come across a term called *draelā*,[125] which was most probably used for a coin. But it is difficult to ascertain whether it was a synonym of *dramma* or one of its multiples.

Viṁśopaka

The coin called *viṁśopaka*, also known by its other variants such as *viśopaka*,[126] *vaṁṣopaka*[127] *piṁ(śo)paka*,[128] etc.,[129] appears to have been a subdivision of a *dramma*. According to V.V. Mirashi, the coin was so called because it formed the twentieth part of a *dramma*.[130] Thakkura Pheru (late thirteenth century) equates one *dramma* with twenty *viṁśopaka*.[131] This statement is supported by the Sīyaḍoṇī inscription (tenth century) which mentions a monthly tax of half a *vigrahaturṅgīyadramma* and then abbreviates this as *vi* 10, i.e., ten *viṁśopakas*.[132] The Bhinmal inscription of AD 1182, which refers to a tax of one *vi* on every *dramma*[133] clearly indicates that *viṁśopaka* was a coin considerably lesser in value than a *dramma*. D.R. Bhandarkar's opinion that *viṁśopaka* was a copper coin[134] seems to be quite plausible, as a silver coin weighing one-twentieth of a *dramma* would have been too tiny to be handled properly. The Arthuna inscription (AD 1079) refers to a particular variety of *viṁśopaka*, i.e., *vṛṣaviṁśopaka*, along with *drammas* and *rūpakas*.[135] It is very likely that these *viṁśopakas* had on them the figure of a bull (*vṛṣa*) and belonged either to the bull and horseman device or the bull and Śiva type.

Rūpaka

The literary and epigraphic records reveal that the coins called *rūpaka* were in circulation in western India during the post-tenth centuries.[136]

[124] *IA*, LVIII, p. 162.
[125] *EI*, XI, no. 27, p. 52, l. 8.
[126] *PPS*, p. 132; see also the Nana (Marwar) inscription of AD 1200, *PRASWC*, 1907, p. 49.
[127] The Sīyaḍoṇī inscription, *EI*, I, p. 166.
[128] *EI*, XXI, p. 48, l. 31.
[129] See *JNSI*, XVII, pt. 2, pp. 79 ff, for various other references to *viṁśopakas*.
[130] *CII*, IV, p. clxxxix, fn. 7.
[131] *ECD*, p. 319. B.J. Sandesara (*JNSI*, VIII, p. 143) regards *bīsā* mentioned in the commentary on the *Gaṇitasāra* identical with *viṁśopaka*. The term *viṁśopaka* is also sometimes used to denote a weight denomination as in the Nāḍlāi inscription of Rāyapāladeva (VS 1200/AD 1143), or as a unit of land measurement as in *LP* (pp. 16, 106).
[132] *EI*, I, p. 175, l. 20.
[133] "*teṣām pratidra vi 1 labhyā*," *Bom Gaz*, I, pt. 1, p. 474, no. 6, l. 8.
[134] *EI*, X, p. 19, fn. 13.
[135] Ibid., XIV, pp. 295 ff.
[136] R.C. Agrawal, "Rūpaka — A Coin Denomination", *JNSI*, XIX, pp. 115–20.

Though the *Pṛthvīrājavijaya* calls the *drammas* struck by the Cāhamāna king Ajayadeva as *rūpaka*,[137] other sources suggest that *rūpaka* was not only different but also lower in value than *dramma*. The Ahar inscription (AD 953) records the tax of one *dramma* on the sale of an elephant, and of two *rūpakas* on that of a horse.[138] The Gujarati commentary on the *Gaṇitasāra* informs us that a *dramma* was equal to five *rūpakas*.[139] In the commentary on the *Uttarādhyayana Sūtra* one *rūvaga(rūpaka)* is equated with eighty *kākiṇīs*.[140] It is likely that some of the discovered silver coins of the period, which weigh about 13.5 grains, were meant to be used as *rūpakas*.[141]

In the *Dvyāśrayakāvya* of Hemacandra we come across two terms, viz., *bhāgaka* and *viṁśatika*. The *bhāgaka*, according to the commentator Abhayatilaka Gaṇi, represented *rūpakārdha*[142] or half of a rupee. The *Prabandhacintāmaṇi* also refers to *ardha-rūpaka*.[143] If *rūpaka* was one-fifth of a *dramma*, as already suggested, the *ardharūpaka* must have had the value of one-tenth of a dramma.[144] The *viṁśatika*, according to Abhayatilaka Gaṇi, was a coin worth twenty *rūpakas*.[145] It is possible that the term stood for a theoretical coin value rather than a specific coin of this denomination.

In the Gujarati commentary on the *Gaṇitasāra* (AD 1392), we come across a coin called *lohaḍīai* or *lohaḍīu* which has been equated with one-fourth of a *rūa* (*rūpaka*).[146] An inscription of Alhaṇadeva (AD 1148) refers to a coin named *lhoḍiyā*.[147] The term *lo* in the Bhinmal inscriptions[148] may also be taken to represent *lohaḍiu* or *lhoḍiyā* coin. Dasharatha Sharma's surmise that the *lohaḍiu* may have been a fair-sized copper coin, the name of which was probably derived not from *loha* or iron, a metal extremely unsuitable for the purpose of currency, but from some locality like Lohaḍ,[149] seems to be quite plausible.

[137] vv. 88–89.

[138] *IA*, LVIII, p. 162.

[139] *JNSI*, VIII, p. 144.

[140] *JUPHS*, XVIII, p. 67, fn. 104; J.C. Jain, *Life in Ancient India as Depicted in Jaina Canon*, p. 160.

[141] *ELNI*, p. 206.

[142] XVII. 93–94.

[143] *PCT*, p. 38.

[144] A coin similar to that of Gāṅgeyadeva, weighing 5.6 grains (*CCIM*, I, p. 251), might have been struck and used as an *ardharūpaka* in western India.

[145] *DV*, XVII. 81.

[146] *"4 lohaḍīaī rūa"*. See the transcript in *JNSI*, VIII, p. 140, table 2.

[147] Transcript in *ECD*, p. 181, l. 1.

[148] Bhinmal inscriptions nos. 8 and 16 in *Bom Gaz*, I, pt. 1, pp. 475–76, 486–88.

[149] *ECD*, p. 305. In the *Dvyāśraya* commentary of Pūrṇakalaśa the term *lohita* (XVIII. 82) occurs as a measure.

Kārṣāpaṇa

The literary and epigraphic records of the period also refer to a coin called *kārṣāpaṇa*.[150] The identification of this coin is, however, uncertain. According to Abhayatilaka Gaṇi, one *kārṣāpaṇa* was equal to sixteen *paṇas*.[151] According to the *Līlāvatī* of Bhāskarācārya, sixteen *paṇas* were equal to one *dramma*.[152] In the Gujarati commentary of the *Gaṇitasāra*, sixteen *paṇas* are equated with one *purāṇa*.[153] In other words, our texts equate sixteen *paṇas* with *purāṇa, kārṣāpaṇa* and *dramma* alike. It is possible that *kārṣāpaṇa* by the tenth century had come to denote *dramma*, i.e., a silver coin struck according to the weight standard of a *drachma*.

The *paṇa* referred to in our sources[154] appears to have been used for a copper coin as opposed to *rupya* or *rūpaka* for a silver coin.[155] In most of the tables on coins, we come across the equation of 20 *kauḍas* or cowries = 1 *kākīṇī* or *boḍi*, and 4 *kākīṇīs* = 1 *paṇa*.[156] It thus seems that *paṇa* was a copper coin of the value of eighty cowries.[157]

The *Dvyāśrayakāvya* notes another coin called *sūrpa* which seems to have been lower than a *paṇa*.[158] However, it is difficult to identify it.

Gold Coins

The three terms which seem to have been used for gold pieces during the period are *niṣka*,[159] *dīnāra*,[160] and *ṭaṅka*.[161] The *Dvyāśrayakāvya* informs us that *niṣka* was a gold piece weighing 108 *palas*.[162] As the Gujarati commentary on the *Gaṇitasāra* tells us that one *pala* was equal to four *karṣas*[163] (each *karṣa* roughly corresponding to eighty *rattis*), the *niṣka* would mean a gold coin of very large size. Since no coin of this weight belonging to that period has been found, the term *niṣka* may be

[150] *DV*, XVII. 79, 84; *CPSI*, pp. 158 ff

[151] Cf. *CG*, p. 272.

[152] *Līlāvatī*, chap. 1, v. 2.

[153] "*16 paṇi purāṇu*", *JNSI*, VIII, p. 140, table 2.

[154] *Gaṇitasāra, JNSI*, VIII, p. 140; also the Kaman stone inscription of Bhojadeva, *EI*, XXIV, pp. 329 ff.

[155] *JNSI*, XIX, p. 117.

[156] *Gaṇitasāra, JNSI*, VIII, p. 140; *Līlāvatī*, I. 2–4; *JUPHS*, XVIII, p. 196.

[157] Opinion of A.K. Majumdar (*CG*, p. 272) that a *paṇa* was equal to five cowries does not appear to be correct.

[158] *DV*, XVII, 84. It notes that a flower garland could be had for a *sūrpa*.

[159] *DV*, XVII, 84; *PCT*, p. 10.

[160] *PCT*, p. 8; *Upamiti*, pp. 868, 886.

[161] *PCT*, p. 36.

[162] *DV*, XVII. 83–84.

[163] See tables 3 and 9 in *JNSI*, VIII, pp. 140, 142. In table 6, p. 141. one *pala* of gold is noted as being equal to ten *gadiyāṇa*. According to the *Līlāvatī* (I. 2–4) one *niṣka* was equal to sixteen *drammas*.

taken to denote a metallic weight rather than a coin. As far as the term *dīnāra* is concerned, in many cases it stood for coins in general.[164] In Sanskrit lexica, it is generally treated as a term for gold coin. Both Nārada and Kātyāyana treat *dīnāra* and *suvarṇa* as being synonymous.[165]

The term *ṭaṅka*, according to V.V. Mirashi, was used for a gold coin.[166] Ṭhakkura Pheru uses *ṭaṅka* to denote a weight of four *māṣaka* (or twenty-four *guñjās*) and also as a coin equal to fifty *drammas*.[167] L. Gopal feels that the coin denoted by *ṭaṅka* here was a gold coin. [168] But the references to *raupya-ṭaṅka* and *hema-ṭaṅka* elsewhere[169] suggest that *ṭaṅka* was a general term for coins and could be made of gold as well as silver. Cunningham seems to have rightly pointed out that at first *ṭaṅka* "was perhaps a simple weight and after a stamp was added, it became the name of a coin".[170] It was applied to gold, silver as well as copper coins and "soon became a general term for money".

Though the literary evidence does indicate the prevalence of gold coins in western India during the eleventh-thirteenth centuries, no actual specimens have been discovered so far. Two coins of pure gold with a legend "Siddharāja" on both sides in the characters of the eleventh-twelfth centuries were obtained in 1905 from a hoard in the Jhansi district, but Rai Bahadur Prayag Dayal, who edited them, points out that "the irregular shape and the indistinct character of the impression, rather unusual for gold, create doubt as to whether these pieces were intended for regular currency, or struck for special occasion such as the conquest of Malwa" by Siddharāja.[171] The absence of gold coins, in fact, poses a riddle in the commercial history of western India. Some scholars may find this situation highly anomalous, but we must not forget that in the early centuries of the Christian era, the Sātavāhanas of the Deccan, in spite of the lack of gold coins, had flourishing commercial contact with the western world.

[164] In the *Rājataraṅgiṇī* (VII. 950) we have a reference to dinars of gold, silver and copper. The commentary of Jonarāja on the *Pṛthvīrājavijaya* (V. 90) refers to *rūpakas* or silver coins of Cāhamāna king Ajayadeva as dinars.

[165] *HDS*, III, p. 122, fn. 162.

[166] *CII*, IV, p. clxxxiii.

[167] *ECD*, p. 319; *JNSI*, XXII, p. 200.

[168] *ELNI*, p. 210.

[169] *KGG*, pp. 74–75. D. Sharma (*JNSI*, XXII, p. 197) believes that these coins were introduced in western India only after it was conquered by the Khaljis in the fourteenth century.

[170] *JRASB*, XXVI, pp. 33 ff.

[171] *Numismatic Supplement*, XLVII (1937–38), pp. 117, 348; see also, *JASB* (NS), VII, p. 47.

Cowries

The cowrie shells were in regular use as a medium of exchange for small and local transactions. The Bilhari inscription (central India) records the receipt of a cess of one *kapardī* from each shop for Śaiva ascetics.[172] In the Sīyaḍoṇī inscription (tenth century) we come across references to *varāṭaka* and *kapardaka*[173] which are considered synonyms of cowrie shells. A contemporary Kashmiri text, *Samayamātṛkā* refers to a miserly merchant who sent two *śvetakas* or cowries for vegetables to be prepared for a dinner.[174] Chau-Ju-kua (twelfth century) makes a general statement that the people of India (T'ien-chu) use cowries as a medium of exchange.[175] The Muslims, when they first came to Bengal, noticed people using only cowrie shells for commercial transactions.[176] The discovery of a large number of cowrie shells along with the coins in Orissa and Uttar Pradesh[177] prove that cowries formed an important means of exchange. In view of these facts, it is not possible to agree with A.K. Majumdar that cowries were not "actually in use as a medium of exchange" in the contemporary markets.[178] It may be noted that coinage has basically two functions to perform, viz., to serve as a mode of payment, and to facilitate inter-regional trade. It seems that the cowrie shells were used as a means of local payment, while the long-distance trade was conducted with the help of coined money or bullion. The *Rāmacarita* of Sandhyākaranandin (eleventh century) informs us that the army of the Pāla king Madanapāla was paid wages in cowries alongwith daily bread.[179]

The relative exchange value of a cowrie as noted in the Gujarati commentary on *Gaṇitasāra* is as follows: twenty *kauḍas* (cowries) made one *kāgiṇī* (Skt. *kakiṇi*), four *kāgiṇīs* one *paṇa*, and sixteen *paṇas* one *purāṇa*.[180] The *Līlāvatī* (twelfth century) gives a similar table with slight

[172] *CII*, IV, pp. 209 ff, v. 80.

[173] *EI*, I, pp. 173 ff, ll. 20, 45. See also Shergarh inscription (*EI*, XXIII, pp. 140 ff) which refers to *kapardaka voḍi*.

[174] *Samayamātṛkā*, VIII. 80. In *Kalāvilāsa*, (II. 57), Kṣemendra relates the story of another merchant who sent three cowries to his house every evening for daily expenses. See also *RT*, VII. 112, for cowries in Kashmir.

[175] *CJK*, pp. 97, 111.

[176] *Tabaqāt-i- Nāsirī* (tr. H.G. Raverty), p. 556.

[177] *JNSI*, XIII, pp. 92 ff; X, pp. 28 ff. See also *JUPHS*, XIX, p. 85; *JNSI*, XXVIII, 1966, pp. 134–35

[178] *CG*, p. 272. The cowries were, in fact, in circulation until a few decades ago in Indian villages.

[179] "*kaparddaka roṭi bhṛtām mahāvāhinī mīṣaḥ*", Haraprasad Sastri (ed.), IV, p. 92, v. 36.

[180] See the transcript in *JNSI*, VIII, 1946, p. 140, table 2.

difference. It equates twenty *varāṭakas* (cowries) with one *kākīṇī*, four *kākīṇīs* with one *paṇa*, and one *paṇa* with sixteen *drammas*.[181] Thus, it seems that a *paṇa*, probably a small copper coin, was equal to eighty cowries, while a *purāṇa* or *dramma* fetched 1280 cowries.[182]

Barter System

Traders, apart from using metallic currency, resorted to barter. A.K. Majumdar points out that "not a single reference to barter is found in the literature of the period",[183] but Hemacandra's reference to the caravan leader Dhana who, after having sold his wares at Vasantapura, collected "exchange goods" before returning to his city,[184] indicates the prevalence of barter system. In other story-books of the early medieval period too, we come across reference to merchants visiting distant parts of the country and exchanging their merchandise with the goods of those regions.[185] Medhātithi explains that *paṇya* (merchandise) is a substance (*dravya*) that is sold for money, or is exchanged for some other goods.[186] The mathematical texts such as the *Līlāvatī*[187] and the *Gaṇita-sārasaṁgraha*[188] mention the rules for determining the value of an item in case of a barter (*bhāṇḍa-pratibhāṇḍaka*).

The prevalence of barter system during the early medieval period may not be taken as an indication of a primitive type of commercial economy. In fact, the exchange was conducted in such special and rare goods as silk, spices, etc. which could be considered as stable and solid as currency. In this context we may note that in the contemporary China, when there was a general lamentation over the flow of local coinage into the hands of the "savages from afar", it was demanded that trading stations be established on the Chinese border where silks, brocades, chiffons, porcelain and lacquer ware could be offered in exchange for aromatics brought by outsiders.[189] It indicates that barter

[181] I. 2.

[182] R.C. Agrawala (*JNSI*, XX, 1958, p. 40) draws our attention to the point that the *dramma* in Śrīdhara's Gujarati commentary was of 2,000 cowries and, thus, it was one and a half times larger than the equation given in Bhāskarācārya's *Līlāvatī*.

[183] *CG*, p. 269.

[184] *TSP*, I, pp. 7 ff.

[185] *YTC, Uttarakhaṇḍa*, p. 345; *SMK*, (ed. M.C. Modi) VI, p. 16; *Upamiti*, pp. 996–98.

[186] *Medhā*, V. 127.

[187] p. 35, no. 85.

[188] IV. 37–38.

[189] *Sungshih*, p. 26, quoted in P. Wheatley, *JMBRAS*, XXXII, pt. 2, 1959, pp. 37 f. During the T'ang dynasty (AD 618–906), it was decreed that for medium and large transactions a mixture of cash, cloth and other commodities rather than cash alone should be used. Mark Elvin, *The Pattern of Chinese Past*, p. 148.

system was enforced in China not because of the primitive character of its trade, but because of the general desire to preserve the reserve of precious metals. Besides, it may be pointed out that the traders who made long journeys, national or international, would not like to come back with unloaded beasts of burden or ships. They, naturally, after disposing of their commodities bought local goods for sale at home. This way they earned double profit in enviable proportion. The prevalence of barter system thus may not be treated as an antithesis of money economy or commercial expansion.

Relative Value of Precious Metals

The contemporary sources do not give us a precise insight into the relative value of gold, silver and copper. The lack of correct and comprehensive information on the content of actual gold or silver in the discovered coins makes the task more difficult. A.S. Altekar, however, has tried to resolve the problem in one of his papers.[190] It may be pointed out that any such study must take into account the fact that extensive mines of neither gold nor silver existed in ancient India. Though India did have some indigenous sources of precious metals in south and of copper in Rajasthan and south Bihar, it is doubtful whether they supplied the necessary quantity of metal required by the country. The Indians had to rely largely on imports from outside, mainly from western and central Asia, to meet their numismatic and household needs.[191] The price of gold, silver and copper, therefore, must have fluctuated with the exigencies of foreign trade.

A tentative study of the relative price of gold and silver tends to reveal that, during the eleventh-thirteenth centuries, gold was costlier than it was ever before. Rapson, on the basis of the reference in the Nasik inscription of Uṣavadāta (AD 120),[192] calculated the ratio of gold and silver prices as 1:10.[193] During the Gupta period, one grain of gold was

[190] *JNSI*, II, 1940, pp. 1–14.

[191] Marco Polo (AD 1298) talking about Tana (Thana) and Cambaet (Cambay) tells us that "merchants come here with many ships and corgoes but what they chiefly bring is gold, silver, copper." (*MP*, II, pp. 395, 398). The *Jāmi ul-Hikāyāt* (*HIED*, II, p. 188) informs us that the merchants from Islamic countries brought gold and silver to India. In the early centuries of the Christian era too, gold, silver and copper formed important articles of import. *The Periplus of the Erythrean Sea*, ed. W.H. Schoff, p. 42.

[192] D.C. Sircar, *Select Inscriptions*, I, pp. 157 ff.

[193] *Catalogue of the Coins of the Andhra Dynasty etc*, p. clxxxv. According to Altekar (*JNSI*, II, p. 5), the ratio between the two metals during the early centuries of the Christian era was either 1:10 or 1:9. D.R. Bhandarkar feels it was 1:14 (*Ancient Indian Numismatic*, p. 192). Cunningham (*CMI*, p. 16) assumes it was 1:8.

approximately equal to eight grains of silver.[194] But in the post-tenth century, as the *Jñāneśvarī* (composed in AD 1290) informs us, gold was valued fifteen times the price of silver of the same weight.[195] The *Līlāvatī* of Bhāskarācārya (twelfth century), though does not mention the weight of coins, tells us that sixteen *drammas* (of silver) were equal to one *niṣka* (of gold).[196] As far as the equation between silver and copper is concerned, it seems to have varied between 1:60 to 1:80.[197]

In short, the above references indicate that the value of gold was much higher in the post-tenth centuries. Whereas earlier it was eight times costlier than silver, now it was fifteen to sixteen times dearer. The rise in its price was probably due to the absence of regular supply from outside[198] or, as we have tried to indicate below, due to its being hoarded in the temples.

Features of the Contemporary Coinage

The coins belonging to the early medieval period are not only meagre in number but also lighter in weight in comparison to those of earlier times. They generally follow the *drachma* weight standard of 67.5 grains with the depreciation ranging from five to seven grains or sometimes even more. Another prevalent weight scheme appears to have been the one prescribed for the traditional denomination of *purāṇa* which weighed 32 *rattis* or about 58 grains. The gold coins during this period were first struck in the eleventh century, after a gap of many centuries following the Guptas, by Gāṅgeyadeva, the Kalacuri king, and were followed by those of the Candellas, the Gāhaḍavālas, etc.[199] They have an average weight of sixty grains as against those of the Kuṣāṇas and the Guptas which "tended to approximate" to 146 grains.[200] Again, except the coins of the Kalacuris, the Candellas and the Gāhaḍavālas, the gold coins of other contemporary dynasties are extremely meagre and sometimes

[194] S.K. Maity, *Economic Life of Northern India in the Gupta Period*, p. 172. Altekar (*JNSI*, II, p. 7) feels that the ratio seems to have varied between 1:7 and 1:6.

[195] XVII, 322 (ed. R.V. Madganvakar) quoted in *ELNI*, p. 192.

[196] I. 2. The *Śukranītīsāra* (IV. 2. 92–93) also refers to gold as sixteen times costlier than silver (*rajata*).

[197] *JNSI*, II, pp. 13 f. According to the *Śukranītisāra* (ibid.) the value of silver (*rajata*) was eighty times that of copper (*tāmra*).

[198] See R.S. Sharma, *JNSI*, XXXI, 1969, pp. 4 ff, also *IF*, pp. 65–67.

[199] For a general survey of the coins of different dynasties of early medieval northern India, see L. Gopal, *Early Medieval Coin—Types of Northern India*, Numismatic Notes and Monograph, no. 12.

[200] For the weight of Gupta gold coins, see S.K. Maity, op. cit., pp. 166–67, 206–7.

doubtful too.[201] The silver coins of the period also do not present an encouraging picture. The coins, which may be classed as honest silver, are very few in number, and what we really come across is highly debased coins of billon, i.e. mixture of silver with copper or alike, called *gadahiyā* or Indo-Sassanian coins.

The paucity and debasement of gold and silver coins during the period might have been partly because of their being hoarded in the temples. The accounts of Muslim authors on the booty collected by Mahmud in the first quarter of the eleventh century, though highly exaggerated, give us a rough idea about the large quantity of gold and silver in the temples of India.[202] Numerous references to kings and ministers who cast their eyes on the metal hoards of the temples[203] also indicate that temples of the period contained large amount of precious metals. The availability of gold and silver thus restricted must have led to increase in their price, encouraging hoarding on the part of those who possessed them. It must have created further scarcity forcing traders to rely on inferior or debased coins. Muhammad Ufi (early thirteenth century) complains of large-scale prevalence of debased coins of copper and brass,[204] and points out that a chieftain of Nahrwāla (Aṇahilavāḍa) "made counterfeit dirhams and circulated them in different parts of the

[201] Only two coins ascribed to the Caulukya king Siddharāja (AD 1098–1143) have been found (*JASB*, NS, VII, p. 47) but, as we have already noted, their attribution is not free from doubt. Similarly, the gold coin ascribed to the Paramāra king Udayāditya (*c.* AD 1070–86) are also doubtful. See *JNSI*, Golden Jubilee Volume, 1960, p. 33; *CII*, IV, intro., p. clxxxii.

[202] We are told (*HIED*, II, p. 35) that from a temple in the fort of Nagarkot (Kangra), Mahmud in AD 1008–9 collected "the stamped coin" amounting to "seventy thousand thousand royal dirhams" (seventy million *dirhams*), and the gold and silver ingots amounting to "seven hundred thousand four hundred *mans* in weight". A temple in Mathura yielded to him gold idols worth "ninety-eight thousand three hundred miskals" (in weight) and two hundred silver idols too large to be weighed in scale. Ibid., p. 45. In the temple of Somanātha, from where he is said to have collected spoils worth over two million dinars, there was a chain of gold which weighed two hundred Indian *mans*. Ibid., II, pp. 471 f.

[203] In Gujarat, a twelfth-century prince, Prahlādanadeva, melted a brass statue of a Jina for making a bull for the Acaleśvara temple. Cf., K.K. Handiqui, *Yaśastilaka and Indian Culture*, p. 118. There is also a reference (*YTC*, iII. 227, 235) to a minister who melted down the images of gods and replaced them with those of lesser value. He is said to have sold an idol to raise funds for a religious festival. In Kashmir, the king Harṣa is known to have plundered the treasures of the temples. He appointed an officer for "the uprooting of the gods" (*devotpātana-nāyaka*) with the result that many images of gods made of gold, silver and other metals were looted. See *RT*, VI. 172–73; VII. 696, 1089.

[204] *HIED*, II, p. 188.

country".[205] Jineśvara Sūri (AD 1051) moans that some people going to temples in the guise of worshippers exchanged their counterfeit and debased coins with better coins in the temple treasury.[206] He also condemns those who paid workers and artisans in counterfeit coins.[207]

The monetary system in fact witnessed a gradual change from gold to silver gilt, silver, silver-bronze and finally copper. But, as R.S. Sharma rightly points out, instead of taking it as a "process of degeneration from pure and costly metal to base and cheap metal, it should be taken as a device to meet the day-to-day exchange requirements of the common folk".[208] The gold coins could be handled only by the wealthy few, but silver, billon and copper coins would "command a wider circulation among the masses of the period".[209]

The coins of the period, though largely debased, did not seem to have affected the interregional trade in an adverse manner, as they were accepted on the basis of their real weight and purity rather than the face value. In the contemporary mathematical texts, we find rules relating to the calculation of weight, purity and value of gold pieces of different variety.[210] The *Lekhapaddhati* refers to a contractual obligation to make payments only in the thrice tested *drammas* which were "struck at the mint of Śrīmāla" and currently "used in the market".[211] It indicates that there were various other coins in circulation;[212] but, as they lacked proper weight and metallic content, they carried lesser value and were not, therefore, accepted for the repayment of loans. In an inscription from Dhod, Rajasthan (AD 1170) sixteen Ajayadeva-*drammas* are said to have been tested before being accepted as the price of a house.[213] It suggests the existence of a system of valuation which must have kept in check the debased and counterfeit coins used in commercial transactions.

In short, apart from barter system and the use of cowrie shells, coins of various metals served as a medium of exchange. While cowries were used in local transactions, the metallic currency was employed in inter-

[205] Ibid., p. 168.

[206] *KKP*, intro., p. 52.

[207] Ibid.

[208] *IF*, p. 260.

[209] Ibid., p. 261.

[210] *Gaṇitasārasaṁgraha*, V. 169–212; *Līlāvatī*, pp. 30, 43–45.

[211] *LP*, pp. 20, 33, 34, 37.

[212] An inscription from Chinchani (Thana) belonging to the tenth century (*EI*, XX–XII, p. 60, ll. 35–47) refers to a transaction conducted in the money coined by a *śreṣṭhin* Gambhuvaka. It suggests that certain merchants and bankers enjoyed the privilege of issuing coins.

[213] *Annual Report,* Rajputana Museum, Ajmer, 1922–23, p. 2.

regional exchange. Though we have not come across many specimens of actual coins, it would be wrong to presume that in such highly commercialized towns as Cambay, Broach, Dholka, Aṇahilavāḍa, etc., the transactions were carried on with the help of cowries or barter only. The contemporary Muslim authors refer to the use of cowries in commercial transactions in eastern India, but regarding western India they almost unanimously hold that the coin called *dirham* was in circulation. The development of *huṇḍikā* or bill of exchange[214] too must have had released some pressure on the demand for gold and silver coins for inter-regional trade, though, in the present state of our knowledge, it is difficult to ascertain the volume of trade conducted through this mechanism.

In the diffusion of metallic currency in western India, the Arabs appear to have played an important role.[215] The *Jāmi ul-Hikāyāt* of Muhammad Ufi tells us that the "merchants from Muhammadan countries" brought gold and silver "from all parts of the world", and being unaware of the deception on the part of Indians, got them exchanged for debased coins of copper and brass, and "by this trick the wealth of the Muhammadans was drawn to Hindustan".[216] Besides words, the large quantity of gold and silver which India was denuded of by the raids of Mahmud (AD 1000–26) might have partially come back to the country as a result of growing trade contact with western Asia during the eleventh-thirteenth centuries. In fact, the raids of Mahmud may be treated as a blessing in disguise. The precious metals, lying locked up in the coffers of Indian temples, came out in markets in the form of bullion and coins, for it is pointed out that the most important use put to the bullion looted by Mahmud from India was for minting coins.[217]

A part of metal for Indian coins might have come from China. The Chinese authors ot the Sung period (AD 960–1279) lament over the cartloads of coins "pouring out of China as the waters of the sea drained into Wei-lu, the mythical plug-hole of the ocean", in return for the goods brought into the country by outsiders.[218] Chang Fang-p'ing (AD 1074)

[214] See *infra*, pp. 200 f.

[215] According to Maurice Lambard, the Arabs poured a stream of precious metals into circulation in all parts of the region from India to Spain. Cited by Herbert Heaton, *Economic History of Europe*, p. 78.

[216] *HIED*, II, p. 188.

[217] Cf. C.E. Bosworth, *The Ghaznavids*, pp. 78–79.

[218] Cf. P. Wheatley, *JMBRAS*, XXXII, p. 37. It is pointed out that though the Chinese superintendents of merchant shipping maintained a strong check on the outflow of coins, the goods, chiefly aromatics and drugs, which entered the country illicitly were paid for "almost entirely" with gold, silver, and especially with copper cash.

moans that "coins that once were the treasures of China are now in common use among the foreigners in all parts of the world."[219] Possibly, the Arabs, who were the chief carriers of foreign trade in that period, collected the Chinese metallic currency in return for their merchandise and disbursed it all over the regions, including western India, with which they had close commercial contacts.[220]

In short, the growth of economic activity, especially after the advent of Arabs on the western coast of India, led to the restoration of mobility of money after a gap of many centuries. The coins of every kind, in spite of their abuses, were drawn into commerce and served as a medium of regional as well as interregional exchange.

Weights and Measures

The contemporary sources throw valuable, though extremely scanty, light on the system of weights and measures that was prevalent in western India during the eleventh-thirteenth centuries. The chief source of information on the subject is the Gujarati commentary on the *Gaṇita-sāra* of Śrīdharācārya which, as already noted, was copied down in Aṇahilavāḍa by one Rājakīrtimiśra in VS 1449/AD 1392 for the instructions of the children of a Moḍha bania family.[221] As some of the terms included in the text are also noted in the inscriptions of the period, it can justifiably be accepted that the weight tables given in the commentary were prevalent in contemporary Kanauj, Malwa, Gujarat, etc.[222] Though, as Alberuni points out, the weights and their subdivisions in India were different in different places at one and the same time and at different periods in one and the same country,[223] and though sometimes the same weights, for instance *pala* and *karṣa,* carried different values for different wares, we can discern certain principles of common application underlying this diversity.[224]

We can profitably divide our study of weights and measures into

[219] Ibid.

[220] The Sung coins have been found in excavation and even on the surface of the ground throughout South-east Asia and as far west as the coast of East Africa. Though no Chinese coins of this period have as yet been found from the region of western India, it is not improbable that they have been either melted down and recoined after local fashion or are still lying buried awaiting the shovel of the archaeologists to come to light.

[221] The text has been edited by B.J. Sandesara, *JNSI*, VIII, pp. 138–46.

[222] *kanūjamālavagurjarādideśapramāṇaṁ*. Ibid., p. 141.

[223] *Alberuni's India*, I, p. 161

[224] The references in our sources to some of the terms included in the *Arthaśāstra* and *smṛti* texts indicate their continuation from early times.

three parts: (i) weights for grains etc. (*dhānyadī*); (ii) weights for gold, silver and other precious goods such as camphor, aloes, saffron, musk, ivory, etc., and (iii) measures for liquids such as oil and ghee.

Weights for Grains

The *Gaṇitasāra* commentary tells us that 4 *pavālī* constituted 1 *pālī*, 4 *pālī* 1 *māṇa* or *māṇe*, 4 *māṇe* 1 *sei*, 8 *sei* 1 *hārau*. 16 *sei* 1 *kalasī*, 10 *kalasī* 1 *mūḍa*.[225] We are also told that 24 *māṇe* were equal to 1 *hārī*, and 4 *hārī* equal to 1 *māṇī*. In order words 1 *māṇī* was equal to 96 *māṇa*. As the term *mūḍā* is primarily mentioned in the sources belonging to western India, it seems that it was a local weight of highest denomination and was considered equal to 160 *sei* or 640 *māṇa*. The term occurs in the *Lekhapaddhati*, and has been taken to mean a measure of capacity equal to 100 maunds.[226] In the *Jagaḍucarita* of Sarvananda, we are told that Jagaḍusāh, the great philanthropist from Kutch, distributed thousands of *mūḍā* of corn among famine-stricken people.[227]

D.R. Bhandarkar's personal enquiries in the region of Rajasthan too yielded not a very different weight scheme. According to it, 4 *pāilā* = 1 *pāilī*, 5 *pāilī* = 1 *maṇā*, 4 *maṇā* = 1 *sei*, 2 *sei* = 1 *maṇ*.[228] In the work of Ṭhakkura Pheru (AD 1290), 4 *karaputas* (handful) are regarded equal to 1 *pāī (sic)*, 4 *pāīs (sic)* = 1 *māṇaka*, 4 *māṇaka* = 1 *sei*, 16 *sei* = 1 *prastha*.[229] It thus seems that Ṭhakkura Pheru uses *karaputa*, *māṇaka* and *prastha* as synonyms of *pāvalī*, *maṇa* and *kalasī* noted in the above-mentioned Gujarati commentary.

In the *Gaṇitasāra* commentary, we come across another table,[230] according to which 12 *adhavālī* (24 *pavālī* or 6 *pālī*) are equal to 1 *kūḍava*,[231] 4 *kūḍava* = 1 *prastha*, 4 *prastha* = 1 *āḍhaka*, 4 *āḍhaka* =1 *droṇa*, 16 *droṇa* = 1 *khārī*. Mahāvīrācārya (ninth century) gives us some additional information. According to his *Gaṇitasāra*, 4 *droṇa* are equal to 1 *māṇī*, 4 *maṇī* = 1 *khārī*, 80 *maṇī* = 1 *vāha*, 100 *māṇī* = 1 *kumbha*.[232] The *Śārṅgadharasaṁhitā* tells us that 4 *droṇa* constitute one *droṇī*, 100 *palas* 1 *tulā* and 2,000 *pala* 1 *bhāra*.[233]

Regarding the weight called *bhāra*, i.e., 2,000 *palas*, Alberuni points

[225] *JNSI*, VIII, p. 141, table 8.
[226] *LP*, pp. 8, 100.
[227] *Jagaḍucarita*, VI, vv. 67–137.
[228] *EI*, XI, p. 41.
[229] *ECD*, p. 319, table 6.
[230] Cf. *JNSI*, VIII, p. 141, table 7.
[231] Elsewhere we are told (ibid., table 8) that 4 *pālī* made 1 *māṇa*. It means *kūḍava* was one and a half times a *māṇa*. The term *kūṭaka* in the Harṣa stone inscription of VS 1030/AD 973 (*EI*, II, pp. 116 ff) is perhaps used for *kūḍava* of the literary texts.
[232] Cf. Hindi tr. by L.C. Jain, *Jivarāja Jaina Granthamala*, no. 12. Appendix IV, p. 36.
[233] Cf. *ECD*. Appendix M, p. 317.

out that it was considered by the Hindus as nearly equal to the weight carried by an ox.[234] In order words, *bhāra,* signified bullock-load of commodities. The *Dvyāśraya* commentary of Pūrṇakalaśa refers to a weight called *achit* as a synonym of *śakaṭa* (cart-load), and adds that it was equal to ten *bhāras*.[235]

Some of the terms noted above are also recorded in the contemporary inscriptions as weights for wheat, barley, pulses, etc. The Āhāḍa inscription (AD 953) refers to a collection of one *tulā* on a crop, and one *āḍhaka* from each shop (*haṭṭa*).[236] The term *bhāraka* occurs in the Arthuna inscription (AD 1079) as a measure of weight for candied sugar, madder, coconuts, grains, thread and cotton.[237] The same inscription refers to a *māṇaka* as a levy on each *muṭaka* (basket-load) of salt, and a *vāpa* (handful) on each *muṭaka* of barley.[238] The term *māṇaka* as a weight for rice, *muḍga* pulse etc. also appears in the Cintra-*praśasti* (AD 1286).[239] The Bhīnmal stone inscription of Udayasiṁhadeva (AD 1249) refers to *sei, pāyalī* and *maṇa* as a means of weighing wheat, rice and *mūnga* pulse.[240] The Nāḍlāi stone inscription of Rāyapāladeva (AD 1143) records two terms, *vala* and *plī,*[241] which, according to its editor, appear to have been used for *pala* and *palikā* respectively. It also refers to *pāilā,*[242] which is also noted in another inscription dated AD 1145 from the same place[243] and in the Sunak grant of the Caulukya king Karṇa (AD 1091).[244] The terms *droṇa, kumāra-droṇa* and *droṇī* occur in a copperplate grant of Alhaṇadeva (AD 1148).[245]

Thus, a large number of weights were used in grain transactions. However, in the absence of precise information, it is extremely difficult to determine their modern equivalents, and no wonder the views of scholars in this regard differ widely. B.J. Sandesara takes *sei* as equivalent

[234] *Alberuni's India*, I, p. 165. According to *KA* (II. 19.39) 10 *droṇas* constituted 1 *bhāra*.

[235] IV. 45; see also *JNSI*, VIII, p. 146.

[236] *IA*, LVIII, pp. 161 ff.

[237] *EI*, XIV, no. 21, pp. 295 ff.

[238] Since *mūṭa*, according to modern Sanskrit dictionaries, means a woven basket, it is possible that *mūṭaka* denoted some sort of a standard basket, and not a bullock-load as is suggested in ibid., p. 309, fn. 7.

[239] *EI*, I, p. 285, l. 47. See also the Mangrol inscription (VS 1202/AD 1145), *CPSI*, pp. 158 ff.

[240] *EI*, XI, no. 20, pp. 55 ff. The word *se* in the Lālrāi stone inscription of VS 1233/AD 1176 (*EI*, XI, no. 16, p. 51, l. 7) obviously stands for the weight called *sei*.

[241] *EI*, XI, no. 10, p. 42. l. 3.

[242] Ibid., p. 42, l. 2.

[243] Ibid., XI, no. 11, p. 43.

[244] Ibid., 1, pp. 316 ff.

[245] See the transcript in *ECD*, no. 3, pp. 181–82, ll. 2, 8, 15. As we have already noted, *droṇi* was a weight heavier than *droṇa*.

to one maund.[246] Pandit Rama Karna, on the other hand, attempts to prove that *sei* is equivalent to nearly fifteen seers.[247] Regarding *pavālā* or *pāilā,* , B.J. Sandesara believes that it was equivalent to four pounds.[248] But, as the *Gaṇitasāra* commentary explicitly tells us that one *pavālā* contained 1560 *cokhā* (husked rice),[249] it seems *pavālā* was a weight of roughly three *tolās*. The *māṇaka* in Somanātha, according to Alberuni, was a measure equal to five *maṇā*.[250] Bühler suggests that the term *māṇaka* may be connected with Gujarati *māṇa,* a large earthen jar.[251] The term *māṇī,* which appears in the *Lekhapaddhati* in connection with wheat (*godhūma*), has been taken to mean a measure of six maunds.[252] According to G.H. Ojha,[253] however, *māṇī* was a local measure of twelve maunds. Anyway, leaving these various views apart, if we choose to accept R.R. Halder's opinion that *pala* denoted four *tolās, āḍhaka* three and a half seers, and *tulā* about five seers,[254] the probable modern equivalents of the above-noted terms can be easily worked out.

Weight for Precious Goods

On the weights for metals such as gold and silver, and for precious goods such as camphor, saffron, etc. too the Gujarati commentary on the *Gaṇitasāra* gives us two different tables.

In the first table[255] we are told that 5 *guñjā* constituted 1 *māṣa,* 16 *māṣa* 1 *karṣa,* 4 *karṣa* 1 *pala,* 24 *pala* 1 *maṇa,* 10 *maṇa* or *maṇi* 1 *dhaḍī,* 10 *dhaḍī* 1 *bhāra*. With slight variations in weights and their terms, a similar table is given by Manu,[256] Yājñavalkya,[257] Varāhamihira,[258] and Mahāvīrācārya.[259] From the above table, it appears that one *karṣa* was equal to eighty *guñjas,* approximately one *tolā*. The term *dhaḍī* noted in the table occurs the Ānāvāḍa inscription (AD 1291)[260] in connection with a measure of madder (*mañjiṣṭhā*).

[246] *JNSI*, VIII, p. 146.

[247] *IA*, XLI, pp. 85 ff.

[248] *JNSI*, VIII, p. 146.

[249] Ibid., pp. 141–42. We are told that 10,240 *pavālā* contained 1,59,74,400 *cokhā*.

[250] *Alberuni's India*, I, p. 166.

[251] *EI*, I, p. 277, fn. 25.

[252] *LP*, pp. 21, 110.

[253] *EI*, XIV, pp. 176 ff.

[254] *IA*, LVIII, p. 162, fns. 9, 11, 13. It will make a *bhāra* or ox-load of 2,000 *palas* equal to 100 seers or 2.5 maunds, and a cart-load equal to 1,000 seers or 25 maunds, which is not far from reasonable limits.

[255] *JNSI*, VIII, p. 140, table 3.

[256] *Manu*, VIII. 134.

[257] *Yāj*., I. 363–64.

[258] Cf. *Alberuni's India*, I, p. 162.

[259] L.C. Jain, op. cit., Appendix IV, p. 36.

[260] *IA*, XLI, pp. 20 ff.

The other table noted in the Gujarati commentary is as follows: 2 *yava* = 1 *ratī*, 3 *ratī* = 1 *vala*, 8 *vala* = 1 *dharaṇa*, 16 *valas* = 1 *gadīyāṇa*, 10 *gadīyāṇa* = 1 *pala*, 15 *pala* = 1 *maṇa*.[261] It also tells us that some weights carried different values with reference to different articles for example, in the case of perfumes such as musk, and metals such as gold one *pala* was equal to one *gadīyāṇa*, but in the case of textiles or cotton-thread (*paṭṭasūtra*) sixteen *gadīyāṇas* constituted one *pala*.

Measures for Liquids

On the measures for liquids (*rasa*), the *Gaṇitasāra* commentary for the first time gives us a complete table which is as follows: 13 *tila* = 1 *ṭīpa*, 4 *ṭīpa* = 1 *lagāra*, 4 *lagāra* = 1 *pāvalī*, 4 *pāvalī* = 1 *karṣa*, 4 *karṣa* = 1 *pala*, 4 *pala* = 1 *sohala*, 8 *sohala* = 1 *adhaghaḍā*, 16 *sohala* = 1 *ghaḍā*.[262] In the contemporary inscriptions too some of these terms such as *karṣa*,[263] *ghaḍa*,[264] *pala*[265] are used as measures of either ghee or oil. The Nāḍlāi inscriptions of AD 1132[266] and AD 1143[267] refer, respectively, to *palikā* and *pailikās* as liquid measures. The Ānāvāḍa inscription (AD 1291) however, uses the term *palī*.[268] It seems that all these terms are synonyms of *pāvalī* mentioned in the above-noted commentary. The term *paṇaka*, which occurs in the Arthuna inscription (AD 1079) in connection with a levy on each *karṣa* of oil, cannot be identified.[269] It seems to have denoted a small quantity.[270]

In short, apart from a large number of weights and measures used in commercial transactions during the eleventh-thirteenth centuries, carts, bullock-loads, baskets and pitchers carrying specific quantities of goods formed a part of the general weight system. The weights were probably made of iron, or stone from the river Gandaki or Narmada, which being

[261] *JNSI*, VIII, p. 141, table 4.

[262] Ibid., table 9.

[263] *EI*, I, pp. 271 ff; X, pp. 17 ff; XIV, pp. 295 ff; XXIII, pp. 161 ff; *IA*, XLI, pp. 85 ff. According to A.S. Altekar (*EI*, XXIII, p. 161), *karṣa* was a measure of capacity of three-fourths of a *tolā*.

[264] *IA*, XLI, pp. 20 ff. The Bhinmal inscription of Udayasiṁhadeva of VS 1306/AD 1249, (*EI*, XI, no. 20, pp. 55 ff) refers to a measure called *kalaśa* which is undoubtedly used in the sense of *ghaḍā* or pitcher. The term *ghaṭaka-kūpaka* in the Arthuna inscription (*EI*, XIV, no. 21) may also be taken to denote a measure of capacity.

[265] *IA*, LVIII, pp. 161 ff; *EI*, XI, no. 10; XI, no. 11.

[266] *EI*, XI, pp. 34 ff.

[267] Ibid., pp. 41 f.

[268] *IA*, XLI, pp. 20 ff.

[269] *EI*, XIV, no. 21, pp. 295 ff.

[270] According to the Sanskrit dictionaries, *paṇa* means a handful of anything.

very hard were not easily worn out.[271] According to Kauṭilya and the *Smṛti* writers, a king should make a periodical re-examination of weights and measures to check deception on the part of fraudulent merchants.[272] It seems that this practice continued during the eleventh-thirteenth centuries, and the kings of western India appointed such officers as *tulādhikāriṇa* and *bhārādhikāriṇa*[273] to exəmine and re-examine the weights and measures used in trade and commerce.

[271] *JNSI*, VIII, p. 145. Kauṭilya (*KA*, II. 19, 11) recommends that weights should be made of iron or stones or of any substance which would neither contract when wet nor expand under the influence of heat.

[272] *KA*, II. 19. 51; *Manu*, VIII, 403; *Yāj*, II. 240.

[273] *Mānas*, II, p. 104, vv. 1210, 1213.

Chapter 7

Commercial Taxes

Merchants and merchandise were subjected to a large number of direct and indirect taxes. In addition to about half a dozen taxes noted in the *Lekhapaddhati,*[1] quite a few appear in the contemporary inscriptions. The sources also indicate that various officers such as *śulkādhyakṣa* (chief of tolls and taxes) and *haṭṭādhyakṣa* (head of the markets)[2] were appointed by the state to collect them.

TYPES OF TAXES

The term which is most frequently used in the context of commercial taxes is *śulka.* It finds its earliest mention in the *Atharvaveda,*[3] and is used as a familiar term in the *Dharmasūtras.*[4] Its exact object or scope, however, is nowhere fully stated. Manu and its commentators use it in the general sense of taxes realised from merchants and merchandise.[5] Kauṭilya suggests that *śulka* was a tax which was collected from outsiders at the gates of a fort (*durga*).[6] Elsewhere he points out that merchants should pay *śulka* in accordance with the usage of the ports,[7] which may mean that it could as well be collected at harbours. Kṣīrasvāmin, commenting on the *Amarakośa,* states that it comprises ferry duties, tolls paid at military and police stations, and the transit duties paid by merchants.[8] According to Hemacandra, *śulka* was payable at the time of ferries, etc.[9]

The available information tends to suggest that *śulka* was a transit duty which included toll, i.e., a tax for using roads or rivers, and octroi, i.e., a tax on the articles brought in for sale. It was collected by an officer called *śulkādhyakṣa* or *śaulkika*[10] at the *śulkamaṇḍapikā* (custom-house) situated at the gate of a town or port. *Śulka* was different from the tax charged on the sale and purchase of articles in the marketplace, which was collected by the officer called *haṭṭādhyakṣa* or *adhikarmika.*[11]

[1] Cf. *LP*, pp. 8, 10, 12, 54.
[2] See *infra*, pp. 184 f.
[3] III. 2.9.3.
[4] *Vasiṣṭha*, XIX. 37; *Gautama*, X. 25–26; *Āpastamba*, II. 26.9.
[5] *Manu*, VIII. 398.
[6] *KA*, II. 6. 2.
[7] Ibid., II. 28. 4.
[8] II. 8. 27-28.
[9] "*ghaṭṭādideya*", *AC*, III. 388.
[10] Ibid.
[11] Ibid., III. 389.

The fact that the *Kuṭṭanimata* mentions both *śaulkikādhyakṣa* and *haṭṭapati*[12] suggests that these officers differed with regard to the nature of their duties. The former was primarily responsible for collecting tolls and taxes at the time of ingress or egress of goods from the town, while the latter collected market dues.

The sources of our period indicate that transit duty constituted an important source of revenue, and that donations were generally made out of its collection. It was collected on the loads carried by carts, bullocks, camels etc. The Pāṇāherā inscription of the time of Jayasiṁhadeva of Malwa (AD 1059) records that the king assigned one *viṁśopaka* on every bull-load that passed on the road for the maintenance of the worship of a deity.[13] The Nādlāi stone inscription of Rāyapāla (AD 1138) records that the king granted, for a religious purpose, one-twentieth part of the income (*ābhāvya*) derived from the loads on bullocks going to and from Nāḍlāi.[14] Another inscription from the same place (AD 1145) draws a distinction between carts and bullocks as carriers of loads in fixing the rate of tax, and mentions that two *rūpakas* were to be charged for each twenty *pāilās* of load carried by bullocks, and one *rūpaka* on each cart carrying commodities which came under the category of *kirāṇā,* i.e., substances such as gum, ginger, black pepper, etc.[15] The Arthuna inscription (AD 1079) records a levy charged on each bale (*koṭikā*) of clothing fabric and on each load (*bhāra*) of coconuts, salt, grain, sugar, cattle fodder, etc.[16] The Mangrol inscription of the time of Kumārapāla (AD 1145) refers to *śulkamaṇḍapikās* at Maṅgalapura (Mangrol) and Vāmanasthalī (Vanthali) which collected transit duties in cash on the loads of grains, betel-leaves and other goods carried by bullocks, donkeys, camels and carts.[17] The Juna stone inscription of Sāmantasiṁhadeva (AD 1268) records a grant of one *pāilā* out of the tax on every incoming or outgoing caravan "exceeding ten camels and twenty bullocks."[18] In case of default of this payment ten Bhīmapriya *viṁśopakas* were to be charged as fine. It shows that sometimes caravans tried to evade the tax, and therefore, a fine was imposed as a deterrent. A document in the *Lekhapaddhati* refers to a duty (*saguṇidāna*) of four *drammas* imposed on ten oxen and forty-eight carts loaded with sesame.[19] This amount probably represents a road tax along with the tax on the sacks of sesame. The same text also refers to a road-cess

[12] *KTM*, vv. 531, 540.
[13] *EI*, XXI, pp. 41 ff.
[14] Ibid., XI, pp. 36 ff.
[15] Ibid., pp. 42 ff.
[16] Ibid., XIV, pp. 295 ff.
[17] *CPSI*, pp. 158 ff.
[18] *EI*, XI, pp. 59 ff.
[19] *LP*, p. 14.

(*pathakīyaka*) and a tax on import and export of goods (*āgama-nigama-dāna*).[20]

Market Dues

The terms such as *haṭṭadāna,*[21] *māṇḍavī*[22] and *paṇyakara*[23] signify that taxes on goods bought and sold in the markets formed an important and additional source of revenue, and, as we have already noted, there was an officer of the markets (*haṭṭādhyakṣa*) who was responsible for its collection.

The inscriptions refer to donations made to religious institutions out of the market sale proceeds, and reveal that every exchangeable commodity was subjected to a tax of some kind or the other. An inscription belonging to the reign of Allata of Mewar (AD 953) records a grant of one *dramma* on the sale of an elephant, one-fortieth of a *dramma* on a horned animal, and two *rūpakas* on a horse.[24] The Rajor inscription of Mathanadeva (AD 959), while listing the donations made to a religious institution, refers to a levy of three *viṁśopakas* on every sack of agricultural produce brought for sale in the marketplace, of two *palikās* on every *ghaṭaka-kūpaka* of clarified butter and oil, and of fifty leaves on each bundle (*collikā*) brought from outside the town.[25] The Arthuna inscription (AD 1079), as already noted, records taxes in cash as well as in kind on various goods such as salt, coconuts, cloth, sugar or jaggery, grain, oil etc., brought to the market for sale.[26]

In the postscript to the Kadi grant (AD 1230), we find a reference to a large number of goods such as *mañjiṣṭhā, hiṅgula,* coral (*pravālaka*), musk (*kastūrī*), aloes (*aguru), jāyaphala,* coconut (*nālikera*), dates (*khajjura*), to mention just a few, on which merchants of Salakhaṇapurī paid a tax to the *haṭṭakaraṇa,* i.e., the office attached to the market.[27] The tax was levied on the sale and purchase of these articles, and was collected in cash. In the Ānāvāḍa stone inscription of Sāraṅgadeva (VS 1348/ AD 1291), we are told that the city council (*pañca-mukha-nagara*) of Palhanpura, which included the *pañcakula* and the leading merchants and artisans of the town, imposed taxes on the sale and purchase of certain

[20] Ibid., p. 54.
[21] *EI*, III, p. 267, l. 22.
[22] *LP*, p. 10.
[23] *Mānas*, I, p. 44, v. 164.
[24] *IA*, LVIII, pp. 161 ff, vv. 11–13.
[25] *EI*, III, no. 36, p. 267, ll. 22–23. It appears that the market noted in the inscription dealt exclusively in agricultural products as no other kind of commodities are noted therein.
[26] Ibid., XIV, no. 21, pp. 295 ff.
[27] *IA*, VI, no. 6, p. 202.

commodities for the upkeep of a temple.[28] The taxes were as follows: half a *dramma* to be paid by the seller on one *dhaḍī* of madder, one *dramma* to be paid by both buyer and seller on one *dhaḍā* of *hiṅgudī,* some portion from each cart filled with grain, and one *pālī* from a jar (*ghaḍā*) of ghee to be paid by the seller. These taxes were levied for a specific religious purpose, and seemed to have been in addition to those already imposed by the state.

The Anāvāḍa inscription reflects a certain amount of fiscal autonomy enjoyed by the town and its inhabitants who could raise funds through taxes for the maintenance of a temple. The Cambay inscription (AD 1295) too tells us that, to defray the expenses at temple of Pārśvanāth built by a Moḍha *vaṇik* named Khela or Khall, "all great and polite persons" (of Cambay) assembled together and decided that the temple will have "one *dramma* levied on a bullock-load of *vastra khaṇḍa* (pieces of cloth), *kuṣṭa, tankaṇa,* chemical to colour hides, etc.", and "half a *dramma* on a bullock-load of less valuable articles of treacle, blankets, oils, etc.[29] It is, however, not known who collected the levy, and where it was collected. Possibly, the local guild of traders conveyed its unanimous decision on the levy to local officer of the *śulkamaṇḍapikā,* who arranged for its collection and later transferred the income to the temple.

Some inscriptions, such as the one from Ānāvāḍa noted above, make distinction between the taxes paid by sellers and buyers, but it is not known what arrangements were made to prevent the seller from passing over the incidence of the tax on to the buyer. Most probably, the *haṭṭādhyakṣa* or the head of the market kept a check on such fraudulent means as the traders could adopt in this regard.

Taxes on Shops and Stalls

The shops and stalls of merchants were also subjected to tax. The *Yaśastilakacampū* (AD 959) tells us that the merchants, who came to attend the market centre, paid rent (*bhāḍā*) on stalls, transit duties (*śulka*) on goods and a percentage on the sale proceeds (*bhāṭaka*).[30] The Āhāḍa inscription (AD 953) refers to a collection of one *āḍhaka* (a measure of grain containing about three and a half seers) from every *haṭṭa*.[31] The Rajor inscription (AD 959) states that the sum of two

[28] *IA*, XLI, pp. 20 ff.

[29] *CPSI*, no. XIV, p. 229, ll. 39–43. An inscription from Pehoa (AD 882) refers to a self-imposed tax by the horse dealers for the benefit of a temple and its priests. *EI*, I, pp. 184 f.

[30] *YTC*, VII. 27.

[31] *IA*, LVIII, pp. 161 ff.

viṁśopakas per mensem was charged from every shop.[32] From the Arthuna inscription (AD 1079) we learn that each shop of a trader and a brazier paid to the king one *dramma* at the time of the *Caitra* festival.[33] The Mangrol inscription (AD 1145–46) refers to a daily collection of two betel-leaves and one unhusked betel-nut from each shop of a betel-leaves seller.[34] The Timana grant (AD 1207) from south-east Saurashtra, apart from referring to the grant of pieces of land to the two *liṅgas* built at Talājhā, states that the *śreṣṭhin* Valahala and other *mahājanas* of the town of Timbāṇaka (Timana) gave to these gods one *rūpaka* yearly on each shop.[35] The inscription adds that each shop in Talājhā and in the villages of Kāmbalauli and Phūlasara was to give one *dramma* yearly.[36] In the context of a tax on markets and shops in villages, it may be pointed out that the *Lekhapaddhati* refers to a piece of land called *anāḍṛiyakam* which yielded a revenue of three *drammas*.[37] If we accept the translation of the term, given by the editor of the text, as a piece of land or a place in a village where carts stand to dispose of their goods, it will show that even the smallest place of commercial exchange was not exempted from tax.

The Cintra-*praśasti* (AD 1286) informs us that one Śaiva ascetic Tripurāntaka "purchased" from the *caturjātaka,* probably the local administrative authority, "three excellent shops" in Somanātha,[38] and converted them into a temple endowment. It also states that local *mahājanas* assigned from each shop one *dramma* as contribution to certain religious festivals.[39] It is not clear whether each one of the shops in Somanātha paid one *dramma,* though it is perhpas meant. A.K. Majumdar seems to be right when he points out that "what Tripurāntaka had actually purchased were not the corpus of the shops but the right of the state to levy taxes over them."[40] The *praśasti,* thus, indicates that shops and stalls in markets paid a tax to the local authority, probably to the *caturjātaka* in this case.

Miscellaneous Taxes

Apart from the impositions noted above, merchants were subjected to various subsidiary taxes. The *Mānasollāsa* refers to a tax called *paśu,*

[32] *EI*, III, pp. 263 ff.
[33] Ibid., XIV, pp. 295 ff.
[34] *CPSI*, pp. 158 ff.
[35] "*pratihaṭṭam datta rū 1*", *IA*, XI, p. 338, pl. 2, ll. 10–11. This levy was in addition to one *dramma* which every shopkeeper of Ṭimabāṇaka was required to pay. Ibid., p. 13.
[36] Ibid., ll. 15–16.
[37] *LP*, p. 16.
[38] *EI*, I, p. 286, v. 64.
[39] Ibid., vv. 66–68.
[40] *CG*, p. 251.

which was collected from cattle-breeders and dealers at the rate of five per cent of the profit.[41] The *Lekhapaddhati* points out that the bullocks used in ploughing fields were exempted from the grazing tax.[42] It, thus, indirectly indicates that the bullocks and other quadrupeds kept or used by merchants as pack-animals were put to tax. The bullock-carts kept for hire were also taxed, and, as Jinamaṇḍana's *Kumārapālaprabandha* informs us, it was one of the taxes which was abolished by Kumārapāla.[43]

The term *talārābhāvya,* which occurs in some of the contemporary inscriptions,[44] was probably the payment made to the *kotwal* of the area by local people, including the merchants, for protection to their person and wares. Some scholars take it to mean "the income or revenue from tolls", but Bhandarkar seems to have rightly translated *talāra* as *kotwal.*[45] Hemacandra in his *Deśīnāmamālā* translates the term as *nagara-rakṣaka.*[46] The *Lekhapaddhati* too mentions a *grāmatalāra,* who was evidently a village *kotwal.* It may be noted that in the same text we come across a tax called *volāpanā,*[47] which, according to its editor, was collected for safeguarding the goods of merchants. It is, however, difficult to identify the collecting agency or to ascertain the difference between *talārābhāvya* and *volāpanā.*

We also come across some other types of taxes, viz., *daśabandha, mārggaṇaka* and *pravaṇikara,* the exact nature of which is not known. The *pravaṇikara,* occurs mainly in the inscriptions of the Gāhaḍavālas[48] and, as Roma Niyogi suggests, it was a tax paid for the services rendered by the state guides who were charged with the duty to escort merchants from the interior of the country to the highway crossing.[49] It is quite

[41] *pancāsatam-ādeyo-bhāgah-paśu. Mānas*, I, III. v. 163. The term *paśu* also occurs in the Candella grants and, according to R.K. Dikshit (*JUPHS*, XXIII, p. 243), means a tax on cattle or the right of the state to use people's bullock etc. for state service. The *Śūkranītisāra* (IV. 231) allows kings to collect one-eighth of profit from the cattle breeders of buffaloes, cows, goats and horses.

[42] "*vahamāna-hala-balivardānām gocara nahī*". *LP*, p. 16. *Gocara* as a form of tax is mentioned in the Kadi grant of Mūlarāja. *IA*, VI, p. 192, plate 2, l. 2.

[43] Cf. G. Bühler, *The Life of Hemacandrācārya*, p. 56.

[44] *CPSI*, p. 158, l. 19; *EI*, XI, no. 13, p. 47, l. 2. See also *LP*, pp. 7, 8.

[45] *EI*, XI, pp. 46–47.

[46] *DN*, V. 3.

[47] *LP*, p. 8.

[48] It is mentioned in nineteen out of twenty-one grants recovered from Kamauli. *EI*, IV, no. 11, pp. 97–129. The grants of the Kalacuris of Tripurī (*CII*, IV, pp. 324–31, 645–52) sometimes mention *pravaṇa* as one of the items of state income.

[49] *The History of the Gāhaḍavāla Dynasty*, p. 176. See also, *ELNI*, pp. 46–48.

possible that the kings of western India too collected a similar sort of tax.[50]

The *daśabandha,* which finds mention in the Nāḍol inscription (AD 1143)[51] and in the inscriptions of the Gāhaḍavāla dynasty[52], has been taken to mean a tax "equal to one-tenth of the income". It is, however, not clear on whom and what sort of income it was levied.[53] In the *Lekhapaddhati*, the term *daśabandha* occurs in connection with the payment of one-tenth on the sale price of a horse.[54]

The tax called *mārggaṇaka* is mentioned in the copperplate grant (AD 1174) of the Caulukya king Ajayapāla.[55] According to A.K. Majumdar, it "might have meant the forced labour which Manu (VII. 138) permitted the king to exact from mechanics, artisans and śūdras one day in each month."[56] He, however, gives no reason for coming to such a conclusion. U.N. Ghoshal holds that the term means a benevolence of general character levied upon the villages.[57] It may be pointed out that in the *Lekhapaddhati* there is a reference to a tax *malamārgaṇa,* which was imposed when the whole village wanted to show respect to a particular person,[58] and was thus a sort of *nazarānā* paid by local people including the merchants.

Excise

A levy on the production of certain articles such as liquor, salt, oil, etc. formed a class in itself, and yielded considerable revenue to the state.

The *Mānasollāsa* includes *rasa* in the list of taxable commodities.[59] Although in Sanskrit dictionaries *rasa* means liquid, and includes liquor, milk, sugarcane juice, etc., the sources of the period seem to have used this term in the general sense of liquor. The *Moharājaparājaya* informs us that Kumārapāla did not care for the large revenue which the production and sale of liquor fetched, and introduced prohibition in

[50] The *Periplus* refers to coastal guides who escorted ships to the port of Broach. *Periplus*, pp. 39–40, nos. 42–44.

[51] *ASI*, 1908–9, pp. 119 ff.

[52] Basahi grant (AD 1103), *IA*, XIV, p. 103; Kamauli grant (AD 1104), *EI*, II, p. 260.

[53] The above-noted Nāḍol inscription refers to the exemption of dancing girls from *daśabandha*.

[54] *LP*, p. 13.

[55] *IA*, XVII, p. 83, l. 20. The term also occurs in a land grant of the time of the Pratihāra king Mahendrapāla II (*EI*, III, pp. 263 ff).

[56] *CG*, p. 250.

[57] *HRS*, (Calcutta, 1929), p. 250.

[58] *LP*, pp. 89, 101.

[59] *Mānas*, I, p. 44, v. 165. See also *KA*, II. 22.1.7; *Manu*, VII. 131.

Gujarat.[60] The Arthuna inscription (AD 1079) refers to a collection of four *rūpakas* on each *vuṁvaka* of distillers of liquor in the Paramāra kingdom.[61] One of the fiscal terms noted in the Kalacuri land grants is *rasavatī*,[62] which has been explained as a liquor tax or the dues for extracting toddy.[63] An earlier inscription from western India (AD 592) refers to a collection of royal share (*rājaghikā*) on the distillation of liquor, and warns that those who brewed without declaration, would be fined.[64] The inscription also reveals that there was a separate officer called *kalyāpāla-vārika* to supervise its collection.[65] We have no reason to disbelieve that the practice of collecting king's share on the distillation of liquor continued later during the time of the Caulukyas. Hemacandra indicates that wine dealers in western India were known by nine distinct names, including *kalyapāla*.[66]

The manufacturers of salt, oil, sugar, etc. also paid a tax to the state. The Mangrol inscription (AD 1145) of a feudatory of Kumārapāla records a religious donation of one-fourth of a *kārṣāpaṇa* on every *khunti, kharāli* and *hānsā* in a salt-pan.[67] This grant was undoubtedly made out of the local chief's share in the salt produced in the region.[68] The donations of oil out of the personal share of the king or local chief in the oil-mill (*ghāṇaka*) has already been noted by us.[69]

The tax on distillers and manufacturers was a sort of excise duty or licence fee. It may be treated as a part of the profession tax or *vyavahārapada* as noted in the *Lekhapaddhati*.[70] Just as tillers paid a tax on land and merchants on shops and goods, similarly the artisans were obliged to pay a fee to the king on their tools or "machines".

PRINCIPLES OF TAXATION

The legal texts of the earlier and contemporary periods unanimously

[60] *MPY*, p. ix.

[61] *EI*, XIV, no. 21, v. 74. *Vuṁvaka*, according to D.C. Sircar (*IEG*, p. 381), was a unit of measure.

[62] *CII*, IV, pp. 645–52.

[63] *EI*, XXI, p. 93.

[64] D.D. Kosambi, *JESHO*, II, p. 288, vv. 42–45. The inscription has also been translated by D.C. Sircar, *EI*, XXX, 1957, pp. 163–81.

[65] Ibid., v. 47.

[66] *AC*, IV. 565.

[67] *CPSI*, pp. 158 ff.

[68] Kauṭilya (*KA*, II. 12. 28) refers to an officer *lavaṇādhyakṣa* who was responsible for the collection of king's share in salt (*lavaṇabhāga*).

[69] See *supra*, pp. 60–61.

[70] *LP*, p. 12. *Manu* (VII. 137–38) maintains that every one who earns his living by following some occupation should pay a tax (*kara*).

plead for "just taxation", i.e., taxes in proportion to the cost, labour and profit of the tax-payer.[71] But, in view of the complaints of heavy and "blood sucking" system of taxation in other sources,[72] it is doubtful whether this noble advice was actually put into practice, particularly during the early medieval times when military and other needs of kings were mounting. The *Aparājitapṛcchā* (twelfth century) points out that kings destroy their subjects by resorting to unjust and questionable means of taxation and extortions.[73] In the *Udayasundarīkathā* of Soḍḍhala, we find a chief of a royal family extracting money from rich people by imprisoning them.[74] Somadeva recommends that, in case the treasury is depleted, it should be filled up by taking away the surplus wealth of merchants, temples and brāhmaṇas.[75] Even Medhātithi remarks that the vaiśyas are very wealthy, and hence the officers appointed to extract money from them are not to be punished if they do them wrong.[76]

The heavy rate of taxation on merchants is reflected in their efforts to evade its payment. In a story mentioned in the *Kathāsaritsāgara,* a caravan of merchants going to Valabhi is said to have left the usual route, and proceeded along the forest owing to "the fear of excessive *śulka*".[77] The Jaina literature too records instances of merchants who in order to escape taxes left the regular highways and took to more difficult routes.[78] The Juna stone inscription of Sāmantasiṁhadeva (AD 1268) declares a fine of ten Bhīmapriya *viṁśopakas* on the caravans which tried to evade the payment of transit duty,[79] and thus indicates that such a practice on the part of merchants was not uncommon. It is true that merchants were not always honest in paying dues to the state, but the "fear of heavy taxes" too was probably one of the reasons which forced them to evade the payment.

One of the principles of taxation upheld by *Lakṣmīdhara* was that of single payment, i.e., the duty charged by the state was to be levied only once in the whole course of transaction relating to a particular commodity.[80] It is, however, difficult to ascertain the efficiency with

[71] Cf. Rājadharmakāṇḍa (*KKT,* XI), introduction, pp. 53 ff; *Manu*, VIII. 127, 129; *Baudhāyana*, I. 10. 18–25; *Matsya Purāṇa* (ed. J.D. Akhtar), CCXV. vv. 81–83.

[72] *PCT*, p. 12; see also *SCNI*, p. 300.

[73] p. 186, v. 13.

[74] p. 56.

[75] *Nītivākyāmṛtam*, Manikchand Granthamala Series, no. 22, chap. 31, p. 82.

[76] *Medhā*, X. 119.

[77] "*bahu śulkabhayātyaktamārgāntarajanāśritam*", *KSS*, VI. 3. 195.

[78] Cf. J.C. Jain, *Life in Ancient India as Depicted in Jaina Canon*, p. 152.

[79] *EI*, XI, pp. 59 ff.

which this rule, if at all followed, was adhered to, for its successful enforcement depended upon the strength and ability of the overlord to control his rapacious vassals.[81]

Remission of Taxes

In the bonafide transfer of commodities from one place to another, which did not involve any profit, the goods were exempted from taxes. Kauṭilya recommends that commodities intended for marriage or taken by a bride from her parent's house to her husband's or intended for presentation, or taken for the purposes of sacrificial performance, confinement of women etc., should be let off free of toll.[82] A reference in the *Prabandhacintāmaṇi*[83] to the exemption granted by the king Siddharāja to the brāhmaṇas, who were carrying grain from Siṁhapur (Sihore) to their new settlement elsewhere, indicates that the principle of 'no profit no tax' was continued to be followed during the eleventh-thirteenth centuries. Sometimes a king on account of his personal or religious predilections remitted the taxes. Kumārapāla, in order to fulfil the vows of Jainism, is alleged to have renounced the revenues received from the taxes on forests and bullock-carts kept for hire. He also gave up his claim on the property of a heirless deceased.[84]

Among the various traditional privileges which brāhmaṇas still enjoyed was the immunity from taxation.[85] It is noted by Alberuni[86] and Someśvara[87] and also in an inscription (AD 1230)[88] belonging to the Caulukya dynasty. It, however, seems that this privilege was extended only to the eminent *śrotriya* brāhmaṇas, and not to all brāhmaṇas. It was especially so in the early medieval period when more and more

[80] Aiyangar, op. cit., intro., pp. 55 ff. The *Śukrañitisāra* (IV. 2. 214–15, p. 147) also supports this principle.

[81] It may be pointed out that a much later text, the *Mirāt-i-Ahmadī*, tells us that taxes from merchants in Gujarat were collected at the place of purchase, and a receipt was issued to them so that they were not molested at any other place during the course of their movement. M.F. Lokhandwala (tr.), pp. 284, 301.

[82] *KA*, II. XXI. 18. See also *Manu*, VIII. 407; *Nārada*, VI. 14; the charter of Viṣṇusuṣeṇa (AD 592), ed. and tr. by D.D. Kosambi, *JESHO*, II, p. 289, nos. 62 and 64. Kauṭilya adds that a person making a false declaration in this respect should be punished for theft, *KA*, II. XXI. 19.

[83] *PCT*, p. 107; *RM*, p. 134.

[84] Cf. *PCT*, p. 133; *RM*, p. 150; *SS*, II. v. 36; *MPY*, p. 66.

[85] See *HDS*, II, pt. 1, chap. 3, for the privileges of brāhmaṇas.

[86] *Alberuni's India*, II, p. 149.

[87] *Mānas*, I. p. 44, v. 166.

[88] *EI*, VIII, pp. 200 ff.

brāhmaṇas were taking to commerce and agriculture, not always as a case of emergency (*āpaddharma*) but as a permanent means of livelihood. Atri, for example, speaks of the vaiśya brāhmaṇas who live by agriculture, cattle rearing and trade, and the śūdra brāhmaṇas who sell lac, salt, milk, ghee, honey, dyes, etc.[89] In the Sīyaḍoṇī inscription (tenth century) we come across a brāhmaṇa named Dhamāka who was a betel-seller.[90] Alberuni tells us that brāhmaṇas could trade in cloths and betel-nuts, preferably through vaiśyas.[91]

In view of increasing references to brāhmaṇas taking up mercantile professions during the early medieval period, it is doubtful whether brāhmaṇa merchants could claim immunity from taxation on the basis of their birth alone, particularly in western India where Jainism claimed many merchants among its followers. The *Ādipurāṇa* of Jinasena (ninth century) expresses bitterness on the economic privileges claimed by brāhmaṇas, and suggests that king should collect taxes from them at the same rate as he does from other subjects (*prajāsāmānyadhānyānśa dānādyairaviśeṣitāḥ*).[92] The Nāḍol stone inscription of Rāyapāla (AD 1141) strictly asks the local brāhmaṇas not to protest against the search of their houses in case of a theft or loss suffered by a merchant or any other itinerant during the course of his journey in the village.[93] It indicates that the privileges of brāhmaṇas were not allowed to come in the way of the general economic policy of the state.

RATE OF TAXATION AND THE MODE OF PAYMENT

The inscriptions of the period, though refer to numerous tolls and taxes, do not give us any information on the rate of taxation. We are, therefore, forced to fall back upon early legal and other texts to have an idea about it.[94] But they too are ambiguous in their explanations, and fail to help us much. According to Manu, the king shall "take one-twentieth of that (amount) which men, well acquainted with the settlement of tolls and duties (and) skilful in (estimating the value of) all kinds of

[89] vv. 373–83, quoted in *SEHNI*, p. 77. The *Mitākṣarā* of Vijñaneśvara (*Sacred Book of the Hindus*, 1918, p. 210) also refers to vaiśya brāhmanas and śūdra brāhmaṇas; see also *Daśāvatāracarita* of Kṣemendra, p. 160; *KKP*, intro., p. 120.

[90] *EI*, I, pp. 173 ff.

[91] *Alberuni's India*, II, p. 132.

[92] *Ādipurāṇa*, 42. v. 191. See also *KKP*, intro., pp. 117, 122, text, pp. 115 ff.

[93] *EI*, XI, p. 40, ll. 22–24.

[94] The *Dharamaśāstras* laid down that a king could not levy taxes at his pleasure, and was entitled to only those which were fixed in the texts. Cf. *HDS*, III, pp. 184–85.

merchandise, may fix as the value for each saleable commodity"[95] Medhātithi commenting on it suggests that tax should be charged on the price fixed by experienced men,[96] but other commentators, Kullūka-bhaṭṭa and Govindarāja take it to mean a tax on the profit earned by merchants. Similarly, the recommendations of Gautama[97] and Yājña-valkya[98] that *śulka* should be one-twentieth of the merchandise brought for sale, is variously interpreted by their commentators, belonging to early medieval times, as a tax on profit or on sale price.[99] Viṣṇu makes a distinction between internal and external goods, and says that the king shall take "a tenth part of (the price of marketable commodities (sold) in his own country" and a twentieth part of (the price of) goods (sold) in another country.[100] Kauṭilya, who is most prolific among early authors, gives a long schedule of taxes.[101] After suggesting a *śulka* of "one-fifth of the price" on goods imported, he prescribes a varying rate of tax for different commodities. We are told that *śulka* on flowers, fruits, vegetables, etc. should be one-sixth; on cotton, silk, yarn, fibrous garments, metals and ores, spices, sandalwood, etc. one-tenth to one-fifteenth; on cloths, quadrupeds, medicines, leather goods, earthenwares,etc., one-twentieth to one-twenty-fifth.[102] Thus, the early texts prescribe a rate varying from one-fifth to one-twenty-fifth. A tax of one-sixth on all the merchandise (*paṇya*), as recommended by the *Mānasollāsa* (twelfth century),[103] however, suggests that, in the post-tenth centuries, the increasing needs and expenses of kings and feudal lords led to a higher rate of taxation. The reference to the term *ucitānucita* in some of the contemporary inscriptions amounted to granting legal status to illegal exactions made by feudal lords, putting merchants and others under financial strain.[104]

Our sources give us some additional information on the rate of taxation on the goods brought from foreign countries by sea. Baudhāyana points out that "the duty on goods imported by sea is, after deduction of a choice article, ten *paṇas* in the hundred."[105] It probably means that the king may take one choice article from each consignment, and impose on

[95] *Manu*, VIII. 398; *SBE*, XXV, p. 323.

[96] Tr. G.N. Jha, IV, pt. 1, p. 419.

[97] *Gautama*, X. 26.

[98] *Yāj*, II. 261.

[99] Cf. *HDS*, III, pp. 192 f.

[100] *Viṣṇu*, III. 29–30.

[101] *KA*, II. XXII. 3–7.

[102] Most of the taxable commodities noted by Kauṭilya are recorded in the Kadi grant (AD 1230) of the Caulukya king Bhīmadeva II (*IA*, VI, no. 6, p. 202).

[103] *Mānas*, I, p. 44, v. 164.

[104] Cf. *SCNI*, pp. 290, 298–99.

[105] *Baudhāyana*, I. 10. 14. Kauṭilya, however, states (*KA*, II. XXII. 8) that foreign imports are to be charged one-fifth of their value as duty.

the rest a duty of ten per cent. The *Mānasollāsa* advises that a king should charge, when the boats of sailors residing in the king's domain return, one-tenth as duty.[106] It, however, does not state the rate at which the foreign merchants bringing goods in their vessels are to be assessed. It only recommends that the king should confiscate all the merchandise of the foreign boats which are driven to his harbour by unfavourable wind. It may, however, be pointed out that the Cāvaḍā king Yogarāja was very much perturbed when the ships, which had strayed into the port of Somanātha, were molested,[107] because he thought it would earn a bad name for his dynasty, and keep the foreign merchants away from his kingdom. Again, the Kākatīya king, Gaṇapatideva (thirteenth century) is known to have issued a charter of security (*abhaya-śāsana*) to the sailors who came to his country from different ports, islands and continents, and declared that he would not confiscate the property and goods of those merchants whose ships, owing to unfavourable winds, touched at a place not meant as a place of call, and that he would collect *śulka* on their consignment at fixed rates only.[108] In view of this charter, the direction of the *Mānasollāsa* on the confiscation of goods of strayed ships is strange, unless we believe that it was meant only for those ships which refused to pay a calling-duty or declare their goods under the pretext that they had come by mistake.

The Khārepāṭan (Ratnagiri) grant of the Śilāhāra king Raṭṭarāja (Śaka 930/AD 1008) refers to a levy of one golden *gadiyāṇa* on each vessel coming from another country (*dvīpāntarāyātavahitrāt*), and of one golden *dharaṇa* on that which came from the coastal ports other than Cemulya (Chaul) and Candrapura.[109] Though the inscription does not make it clear, it seems that the levy was only for making a call at the king's port, while a tax on goods was charged separately. It also indicates that the ships coming from distant countries or islands were charged more heavily than those which were engaged in coastal trade.

The sources of the period, most of which are of the nature of religious benefactions, reveal that taxes were collected in cash as well as kind. In fact, on such articles as oil, ghee and also grain, which found ready use in temples either for ceremonies or for the consumption of priests, tax was charged in kind, while in the case of other goods it was collected in cash. The tax on numerous merchandise noted in the Kadi grant (AD

[106] *Mānas*, I, p. 62, vv. 374–76.
[107] *PCJ*, p. 14, ll. 3 ff.
[108] The Moṭupalli pillar inscription (AD 1244–45), *EI*, XII, p. 195.
[109] *EI*, III, pp. 292, 301: *CII*, VI, no. 41, p. 189, ll. 56–57.

1230) was collected in cash.[110] The Ānāvāḍa inscription (AD 1291) shows that tax on the sale or purchase of madder and *hiṅgudī* was collected in cash, while that on grain and ghee was charged in kind.[111] The Arthuna inscription (AD 1079) also refers to the taxes collected in cash as well as kind.[112] The simultaneous reference to the collection of taxes in cash and kind controverts the view that, because of the paucity of coins, taxes could be paid in kind only.

The legal texts point out that physical labour was also one of the forms in which taxes could be paid. Manu maintained that manual workers such as cooks, and artisans such as blacksmiths should give one day's labour to the king every month.[113] Lakṣmīdhara too points out that blacksmiths, porters, boatmen, owners of carriages, actors and dancers are liable to pay a labour tax once a month.[114] The inscription of Viṣṇuṣeṇa (AD 592) from western India refers to corvée labour by blacksmiths, barbers, potters and the like in lieu of taxes.[115] One of the inscriptions from Saurashtra belonging to the Gurjara-Pratihāras refers to a term *utpādyamāna viṣṭi* which, according to R.S. Sharma, means the right of the donee to impose forced labour as occasion may arise.[116] However, in the inscriptions of the Caulukyas, Cāhamānas, Paramāras, Candellas, etc., belonging to the eleventh and twelfth centuries, the term *viṣṭi* is conspicuous by its absence. Possibly forced labour was commuted into money payments during this period.[117] The *Mānasollāsa* seems to suggest that, instead of paying tax in labour, the artisans were asked to pay the state-dues in cash or kind equivalent to one-sixth of their profit.[118]

FISCAL MACHINERY

The collection of numerous taxes imposed on merchants and merchandise formed an important activity of the state, and, as the sources reveal, the kings in western India had to set up full-fledged departments for this purpose. The *Lekhapaddhati* refers to many departments (*karaṇas*) including *maṇḍapikā-karaṇa, jalapatha-karaṇa, velākula-karaṇa,*

[110] *IA*, VI, p. 202.
[111] Ibid., XLI, p. 20.
[112] *EI*, XIV, no. 21, pp. 295 ff.
[113] *Manu*, VII. 137–38; see also *Gautama*, X. 31; *Viṣṇu*, III. 32.
[114] *SEHNI*, p. 189.
[115] *JESHO*, II, no. 72, p. 289.
[116] Ibid., I, p. 319.
[117] *IF*, p. 243.
[118] *Mānas*, 1, .p. 44, vv. 164–65. The *Rājataraṅgiṇī* (I. vv. 172–74) reveals that in Kashmir forced labour was sometimes commuted into cash payments.

ṭaṅkaśālā-karaṇa, and *vyāpāra-karaṇa*.[119] Among the officers connected with the economic affairs of the state, the *Mānasollāsa* mentions *śulkādhikāriṇa, mārgādhikāriṇa, bhārādhikāriṇa, mulyādhikāriṇa, arghādhikāriṇa*, and *parṇādhikāriṇa*.[120] It seems that these officers were directly under the centre, and, along with minor officials at each subdivision such as *maṇḍala, viṣaya*, and *pathaka*, looked after the smooth functioning of commerce and the collection of revenue.

The *maṇḍapikā-karaṇa* was probably the department responsible for the collection of toll and octroi. The term *maṇḍapikā* or *śulkamaṇḍapikā* occurs in various inscriptions of the period,[121] and has been translated as a custom-house.[122] It is pointed out that *maṇḍapikā* was called so "because the *śulkādhyakṣa* set up his *śulka-śālā* in a *maṇḍapikā* or small tent near the chief gate of the city" [123] He collected a specified rate of tax from merchants coming in or going out of the town. The inscriptions show that most of the donations made by kings or local chiefs were collected through custom-houses. Sometimes individuals also made donations out of the *maṇḍpikā* collection,[124] probably after depositing a lump sum of amount in the treasury of the custom-house.

The head of the *maṇḍapikā-karaṇa* at the centre must have been a *mantrin* or *saciva*, but the local houses were looked after by the tax collectors called *śulkādhyakṣa* or *śaulkika*.[125] In the Sīyaḍoṇī inscription (tenth century), we find a *pañcakula*[126] in charge of the *maṇḍapikā*,[127] but elsewhere in the same inscription one *kauptika* is referred to as its officer-in-charge.[128] The Somanātha temple inscription[129] refers to *mārggādāya kauptika*, thereby meaning that *kauptika* was the designation of the officer who was entrusted with the collection of road tax and other dues. It is possible that he assisted *śulkādhyakṣa* in the collection of tolls and taxes. The *Lekhapaddhati* refers to an army officer (*balādhikṛta*) along with a *pañcakula* as in charge of a *maṇḍapikā*.[130] It seems that

[119] *LP*, p. 1.

[120] *Mānas*, II, pp. 104–5, vv. 1208–22.

[121] *IA*, VI, no. 6, p. 202, l. 9; no. 11, p. 211, l. 3; XI, p. 338, pt. 2, l. 3; XLI, pp. 202 ff; *EI*, I, pp. 271 ff, v. 60; *CPSI*, pp. 158 ff.

[122] *EI*, I, p. 101.

[123] *RTA*, p. 353. According to Kauṭilya (*KA*, II. XXI. 1), *śulka* was levied at the city gate.

[124] Cf. *EI*, I, p. 285, vv. 60–61. See also, *supra*, pp. 173, 174.

[125] *AC*, III. 388.

[126] For *pañcakula*, see, *infra*, pp. 187 f.

[127] *EI*, I, p. 175, l. 29.

[128] Ibid., ll. 2, 19, 20.

[129] *EI*, XXIII, pp. 137 ff.

[130] *LP*, p. 14. See also *EI*, XIV, pp. 182 ff, where we are told that the business of a *maṇḍapikā* at Ujjayini was conducted by Śrī Śarman, a nominee of a *balādhikṛta*.

maṇḍapikā, which was an important source of revenue to the state, was provided with a posse of soldiers to prevent smuggling and to enforce custom regulations.

In the Kadi grant of AD 1230, we come across a reference to *haṭṭa-karaṇa* along with *śulkamaṇḍapikā*.[131] The *haṭṭa-karaṇa* was obviously the department of markets which collected state dues, called *haṭṭadāna* in the Rajor inscription (AD 959),[132] on the sale and purchase conducted in local markets, and was different from the *śulkamaṇḍapikā* where taxes were charged at the time of exit or entry of merchants in the town. The supervisor of the markets, according to Hemacandra, was called *haṭṭādhyakṣa* or *adhikarmika*.[133] He seems to have enforced the existing market laws, and ensured that buyers and sellers did not join hands to cheat either the state or the religious institutions in the matter of taxes.[134]

The terms such as *haṭṭa-karaṇa* and *haṭṭādhyakṣa*,[135] not mentioned in earlier inscriptions from western India, signify the growing importance of markets and market dues during the eleventh-thirteenth centuries. In the *Lekhapaddhati* we come across a reference to the term *māṇḍavī* which, according to the editor of the text, may mean a collector of market taxes.[136] The *Kumārapālacarita*, narrating the glories of the town of Aṇahilapura, tells us that each kind of goods had a separate *maṇḍavī*, where duties of import, export and sale were collected.[137] It thus seems that big towns had separate officers in each mart for the collection of taxes.

The *Lekhapaddhati* suggests that there were many other officers such as *pratisāraka* and *volāpika* to collect taxes from merchants. The *pratisāraka* was an officer who, after charging a fee, allowed the carts to go out of a piece of lowland where they were detained while the owners obtained a permit to travel called *deśottāra*.[138] The term *pratisāraka* also

[131] *IA*, VI, no. 6, p. 202, pl. 2, ll. 8–9.

[132] *EI*, III, p. 267, l. 22. The term *dāna* was frequently used in the western part of Rajasthan in the sense of a tax. *RTA*, p. 326. Kalhaṇa refers to an officer who was entrusted with the job of collecting a share of the lord of the market *(h)aṭṭapatibhāga*. See *HRS*, p. 332.

[133] *AC*, III. 389. In an inscription from Bengal, we come across a term *haṭṭapati* or supervisor of markets. See *Inscriptions of Bengal*, ed. N.G Majumdar, III, no. 16, 1. 16.

[134] His duties seems to have corresponded roughly to those of the *paṇyādhyakṣa* or *saṁsthādhyakṣa* mentioned by Kauṭilya. *KA*, IV. 2. The *saṁsthādhyakṣa* kept a strict watch on the market activities, and punished those who infringed with the market laws. The merchants of western India during the post-tenth centuries were, however, free from the rigid state control of the Mauryan times.

[135] *IA*, XII, p. 20.

[136] *LP*, pp. 10, 54, 103, 124

[137] Cf. *TWI*, pp. 156 ff; *AANG*, pp. 34 ff.

[138] *LP*, pp. 8, 99, 100. Elsewhere (ibid., p. 125) *pratisāraka* is described as a toll-tax collector.

occurs in the Kadi grant (AD 1230) in connection with the taxes levied on the goods of the merchants of Salakhaṇapurī.[139] The *volāpika* was probably an officer who collected tax from merchants in return for protection and safety to their goods in the course of their journey through a particular area.[140] The two other terms which we come across in the *Lekhapaddhati* are *hiṇḍīpaka*[141] and *uparahiṇḍīya*.[142] The first has been translated as a tax-collector and the second as a tax inspector, but the real nature of their functions cannot be specified.

The *vyāpāra-karaṇa* noted in the *Lekhapaddhati* was probably concerned mainly with the general supervision of trade including the collection of import and export duties.[143] The stock phrase "*śrī-karaṇādi samasta mudrā-vyāpāra*" noted in the inscriptions of the period indicates that the minister who was in charge of the department of *mudrā-vyāpāra* at the centre was also generally the head of *śrī-karaṇa*, i.e. the chief secretariat. The *mudrā* has generally been taken to mean "seal", and A.K. Majumdar[144] seems to be right when, on the analogy of *mudrādhyaksa* mentioned by Kauṭilya,[145] he points out that the keeper of *mudrā* was the passport officer who issued a pass or permit to traders and others on receiving certain payments.[146] Junior officers were appointed at important commercial centres to look after the local *mudrā-vyāpāra* department. From the colophon of a manuscript of the reign of Bhīma II, we come to know that the *daṇḍapati* (military governor) of Lāṭa appointed one Ratnasiṁha to look after this department at Broach.[147] The Timana grant (AD 1207) informs us that the *vyāpāra* department of Ṭimbāṇaka was under the charge of Pratihāra Sakhada.[148] In the Girnar inscription (AD 1231), Jayantasiṁha, son of the *mahāmātya* Vastupāla, is recorded

[139] *"hiṭiyapratisāraka"*, *IA*, VI, no. 6, p. 202, l. 24.

[140] *LP*, p. 8. It is however difficult to say as to how he differed from *talāra* (*IA*, LVI, p. 10; *PO*, III, p. 69; *LP*, p. 8, *DN*, V. 3) who, as noted above, is generally agreed to have been the local *kotwal*.

[141] *LP*, pp. 8, 99.

[142] Ibid., pp. 54, 124.

[143] *CG*, p. 218. Pargiter, who edited the three copperplates of the sixth century from Faridpur (East Bengal), points out that the three terms, *vyāpāra-karaṇādaya, vyāpāraṇḍya* and *vyāpāraviṁyukta*, which occur therein, mean the same thing, and imply that there was "an official who was charged with the duty of looking after trade, a minister of commerce in fact." Cf. *IA*, XXXIX, pp. 211–12.

[144] *CG*, p. 216.

[145] *KA*. II. 34.

[146] Burgess's translation of the term *mudrā-vyāpāra* as trade in "shroffage" (*AAK*, p. 171) seems to be incorrect.

[147] P. Peterson, *Report on the Search for Sanskrit Manuscript*, p. 51.

[148] *IA*, XI, pp. 377 ff.

as looking after the *mudrā-vyāpāra* of Cambay (Stambhatīrtha).[149] Merutuṅga refers to a ‚class of officers called *vyāpārīs* who brought to king Bhīma I all the farmers who had failed to pay the revenue.[150] It is not stated whether these *vyāpāris* were tax collectors, but it seems to be implied.

An institution which is widely referred to as assisting the revenue officers and other administrative functionaries is that of *pañcakula*. The *Prabandhacintāmaṇi* indicates that the *pañcakula* performed various tasks such as the collection of pilgrimage tax, supervision of the construction work, seizure of the property of a man dying without heir, enforcing the non-slaughter measures, etc.[151] The *Lekhapaddhati* refers to a *pañcakula* who issued a receipt for *mārgākṣaraṇi*, i.e., "transit clearance certificate" [152] In the Sīyaḍoṇī inscription (tenth century), we find one *pañcakula* placed in charge of a *maṇḍapikā* or custom-house.[153]

It seems that *pañcakula* was a board of five members each of which was called *pañcakulika*, and their chief *mahāpañcakulika*.[154] It was nominated by the state and seems to have included, beside government officers. the influential members of society. In the *Moharājaparājaya*, king Kumārapāla is requested to appoint a *pañcakula* to take an account of the property of a deceased merchant.[155] The Ānāvāḍa inscription (AD 1291) also indicates that the *pañcakula* composed of Pethoda and others was appointed by the king.[156] Thus, it seems that *pañcakula* was a government agency which was appointed in towns and other subdivisions to enforce commercial and administrative rules and regulations of the state.

In the matters of revenue collection, the *pañcakulas* could not impose any extra tax without permission and consent of the influential people of the area. Thus, we come across an institution called the *pañca-mukha-nagara* which, as the Ānāvāḍa inscription indicates, was composed of the local *pañcakula*, the *purohit* or priest, the *mahājanas* which included

[149] For transcript and translation the inscription, see, *AAK*, pp. 170 ff.

[150] *PCJ*, p. 53.

[151] *PCT*, pp. 34, 126, 129, 133, 143. A *pañcakula* is also recorded as helping a *deśādhikārī*, probably the chief revenue officer of a *deśa* or a *maṇḍala*, in his duties. *PO*, III, p. 25.

[152] *LP*, p. 14.

[153] *EI*, I, p. 175, l. 29.

[154] The terms *pañcakulika* and *mahāpañcakulika* occur in a Capa inscription (Śaka 839/AD 917) from Saurashtra (*IA*, XII, pp. 193–94), and in the inscription of Saṁgrāma Gupta from Bihar (*JBORS*, V, p. 588 l. 8), respectively. J.N. Sikdar, the editor of the latter inscription, translates *mahāpañcakulika* as the chief of the five guilds. This translation, however, sounds quite incorrect.

[155] "*niyujyatām pañcakulam*" *MPY*, Act III, p. 57.

[156] *IA*, XLI, pp. 20 ff.

sādhu (*sāhūkāra*), *śreṣṭhi, ṭhākura, sonī, kaṁsāra*, the *vaṇijyāraka* (travelling merchant) and *nau-vittaka* (ship-owner).[157] It according to the inscription, met to discuss the issue of additional taxes on local by buyers and sellers. The *Lekhapaddhati* too refers to a *pañca-mukha-nagara* which was to be informed before any transaction regarding the sale of a house or a female slave was carried out.[158] It is, however, difficult to say whether the *pañca-mukha-nagara* was a permanent body which met regularly to discuss the matters of general concern or was called as and when the circumstances required. Even the rules underlying the selection of its members cannot be ascertained, though it seems that they were the representatives of their respective classes, probably the elected heads of their guilds. Medhātithi, commenting upon guild laws, points out that certain "principal tradesmen" (*vaṇiṅmahattara*) used to meet together to lay down rules for making collections from each member.[159]

In short, the information gleaned from literary and epigraphic sources reveals that merchants were subjected to a multitude of exactions which included toll tax, octroi, excise, market dues, etc. The tithe for the maintenance of temples or their priests might have been an additional strain on them.[160] A general increase in the cost of living in western India might have led to the imposition of additional taxes on buyers and sellers. The Anāvāḍa inscription (AD 1291), for example, informs us that donations from the local *śulkamaṇḍapikā* made earlier had proved insufficient to meet the expenses of a temple of Lord Kṛṣṇa and therefore important merchants and artisans of the town of Palhanapura met together and decided to impose some "additional taxes" on local buyers and sellers.[161] The postscript to the Kadi grant (AD 1230) also refers to additional taxes on merchants and merchandise to meet the increasing cost of expenditures at a local temple.[162]

Although the incidence of all taxes must have fallen ultimately upon the consumers, we do not notice any retrogression in mercantile activities. Numerous references to *maṇḍapikā* or *śulkamaṇḍapikā* and to a large number of essential and non-essential goods which were carried to and fro, and to such terms as *haṭṭakaraṇa* and *hattādhyakṣa* not met with in earlier sources from western India, in fact, reflect a growing state of

[157] Ibid.

[158] *LP*, pp. 35, 36.

[159] *Medhā on Manu*, VIII. 41.

[160] The charter of Viṣṇuṣeṇa from western India (AD 592) shows that apart from normal taxes, merchants and artisans paid tithe or surcharge called *dhārmika*. See *JESHO*, II, pp. 286–89.

[161] *IA*, XLI, pp. 20 ff.

[162] Ibid., VI, no. 6, p. 202.

commercial activity during the eleventh-thirteenth centuries. The prosperity of the contemporary ports and towns such as Cambay, Mangrol, Nāḍol etc., was chiefly because of trade and commerce, though their base might have been provided by the countryside. The Nāḍol plates (AD 1161) tell us that, while five *drammas* every month (sixty *dramma* a year) were assigned from the *śulkamaṇḍapikā* of Naḍḍūla in favour of a Jaina temple, only two *drammas* every year were granted from each of the twelve villages in the same region.[163] It indicates that towns, which had become prosperous because of trade, were in a far better position to pay than a group of villages.

An important feature of the period was the conversion of a portion of commercial revenue into religious donations. In fact, as R.S. Sharma rightly points out, "never before were revenues from trade and industry converted into so many grants".[164] The earlier inscriptions of the region do not mention donations in cash, and generally refer to a grant of a piece of land. But now, except in the case of oil, ghee, grain etc. which could be readily used in a temple, merchants were required to pay their dues in cash with which the state or the temple could buy the necessary services.

[163] Nāḍol plates of Alhaṇadeva and Kīrtipāla, *EI*, IX, pp. 66, 69.
[164] *IF*, p. 242.

Chapter 8

Credit and Banking

Credit and banking, howsoever rudimentary from the modern point of view, formed an important means of raising capital for trade and commerce.[1] The legal texts, while permitting brāhmaṇas and kṣatriyas to live by money-lending in exceptional cases,[2] make it a lawful occupation (*vārtā*) for vaiśyas.[3] Alberuni notes that in India only śūdras were allowed to engage in usury.[4] But in view of the numerous credit deeds noted in the *Lekhapaddhati* in which the creditor is always a merchant, who is introduced as one who invests his money for the sake of increasing his wealth with the help of interest,[5] his statement seems to be incorrect. In fact, in the post-tenth centuries, we notice a gradual tendency to overlook the restrictions on higher castes in the matter of money-lending. Thus, from Medhātithi it follows that if Vasiṣṭha, the revered sage, accepted interest, the brāhmaṇas were justified in charging lawful interest on the money lent out to others.[6] The *Garuḍa Purāṇa* (twelfth century) considers money-lending (*kusīda*) to be the most effective of all modes of livelihood prescribed by sages for all the classes in abnormal times.[7] Again, as against Gautama who permitted a brāhmaṇa in distress to lend money on interest "provided he did not do it himself",[8] Vijñāneśvara, the eleventh-century commentator of Yājñavalkya, allowed it to a brāhmaṇa even though "conducted by one's own self".[9] This changes of attitude on the part of lawgivers suggests that increased commercial activity during the period created greater demand for consumption as well as commercial loans, and an effort was being made to encourage all and sundry to take out their locked up capital for further investment.

[1] The system of credit "may be observed at work in all periods". See Henri Pirenne, *Economic and Social History of Medieval Trade and Finance*, pp. 2 ff.

[2] *Gautama*, X. 5-6; *Manu*, X. 116-17; *Yāj*, III. 42; etc.

[3] *Manu*, I. 90; VIII. 410. See also, Mitākṣarā on *Yāj*, I. 119.

[4] *Alberuni's India*, II, p. 150.

[5] For merchant-bankers, see *infra*, pp. 199 f.

[6] *On Manu*, VIII. 140.

[7] Quoted in *Vācaspatyam*, III, p. 2159.

[8] *Gautama*, X. 6.

[9] *On Yāj*, III. 42. Asahāya, the eighth-century commentator on Nārada, speaks of a brāhmaṇa who lent out money to a trader. *HDS*, III, p. 289, fn. 395.

The importance of credit was realized in India long time back,[10] but it is in the fifth- and sixth-century texts of Nārada, Bṛhaspati and Kātyāyana that we find an attempt to present systematic rules and regulations regarding pledges, sureties, rate of interest, etc.[11] The sources belonging to the post-tenth centuries do not add anything precious to the credit laws in general, but they do reveal the emergence of certain new tendencies such as wide prevalence of pledges in the form of land, cattle and house for raising loans, a system of sub-mortgage, a higher rate of interest charged from traders, greater facility to creditors with regard to the recovery of their loans, etc. These features tend to indicate that the supply of capital was inadequate to meet the demand, and therefore, some concessions had to be made in favour of the owners of capital to induce them to invest it in the developing trade and commerce.

MORTGAGE AS A MEANS OF CREDIT

The model deeds recorded in the *Lekhapaddhati* show that the principles and procedures noted in the *Dharmaśāstras* were followed in contracting loans. According to the lawgivers, creditors should always take an adequate pledge or a deposit and a reliable surety before advancing a loan, and should commit the transactions to writing in the presence of witnesses.[12] A pledge was mainly of two types, viz., usufructuary and non-usufructuary. The general *smṛti* principle in this regard was that *bhogya*, or usufructuary pledge carried no interest, the profit being enjoyed by the creditor in lieu of interest,[13] and it was never lost to the debtor. Medhātithi refers to field, garden, milch-cow and the alike as kinds of "profitable pledge".[14] The non-usufructuary pledge, on the

[10] *Pāṇini*, II. 3. 9; III. 2. 179; *Jātaka*, I. 227; IV. 262; *Vasiṣṭha*, XVI. 10; *Gautama*, X. 49; *Manu*, X. 115–16.

[11] For details on pledges and sureties, see N. Roy, "Ancient Hindu Law of Pledges and Bailments", *Journal of the Department of Letters*, University of Calcutta, 1939, pp. 1–120; L. Sternbach, "Studies in Ancient Indian Law-Pledge", *Bhāratīya Vidyā*, V, 1945, pp. 157–64, 179–94.

[12] *Nārada*, I. 117; *Bṛh*, XI. 1. The pledge and surety were considered essential to inspire confidence in the creditor that his money was safe. It was in recognition of the importance of credit system in the post-tenth centuries that Dāmodara Paṇḍita (twelfth century) devotes a full section to the discussion of rules and forms of writing credit documents. *Uktivyaktiprakaraṇa* (ed. Muni Jinavijaya), *prakaraṇa* V, vv. 41–50. Unfortunately the portion of his own commentary on the section is lost otherwise it would have gone a long way to corroborate the credit system noted in the *Lekhapaddhati*.

[13] *Nārada*, I. 129; *Kātyāyana*, v. 516.

[14] *On Manu*, VIII. 143.

other hand, lapsed to the creditor a fortnight after the date when the principal had doubled or the stipulated period had expired.[15]

Usufructuary Mortgage

As examples of usufructuary mortgage we have two documents called *vṛddhiphalabhoga* (enjoyment of usufruct) and *gṛhāḍḍānāka-patravidhi* in the *Lekhapaddhati*.[16] They refer to the mortgage of residential buildings in return for a sum of loan to induce faith in the mind of the creditor (*vyavahārakasya viśvāsanimittam*). In both the documents it is stipulated that the mortgagor shall not pay any interest and the mortgagee will use the house without paying any rent during the period of mortgage, which is one year in the first document and five years in the second. In keeping up with the law laid down by Kātyāyana that the mortgage becomes valid only when such particulars as the boundaries of the field or of the house are specified, both the documents give detailed description of the mortgaged property. The documents also specify that if the mortgaged property is destroyed because of no fault of the mortgagee, the mortgagor would have to repair it at his own expense. The second document, however, contains an additional clause which forbids the mortgagee to use the house as a granary or a store for such articles as gram and salt, and adds that the damage due to the violation of this provision would be the responsibility of the mortgagee.

In other document (VS 1288/AD 1231) called *ādhaukṛta-vastunām-upari-gṛhita dravya-patravidhi*, we hear of a mortgage of eight she-buffaloes, sixteen oxen, fifty cows and two bulls (*phika*) for 2,404 *drammas* at the rate of 2 per cent monthly interest.[17] It may be pointed out that one of the various forms of loans noted in the *smṛtis* is *kāyikā* which is defined by Bṛhaspati and Vyāsa as the interest received on a cow pledged or the work put in by a pledged bull or slave.[18] Medhātithi too gives milch-cow as an example of "beneficial pledge" on which interest was forbidden.[19] Thus, it seems that both monetary interest and the use of the mortgaged cattle were not permitted by the lawgivers.

[15] *Bṛh*, XI. 27. Medhātithi (*On Manu*, VIII. 143), however, holds that the non-usufructuary pledge could also be redeemed even though the stipulated period had expired or the principal had doubled.

[16] *LP*, pp. 36–38.

[17] Ibid., pp. 19–21. The mortgage is made by a village officer called *paṭa* or *paṭṭadhara* who, according to the editor of the text (p. 109), collected revenue for the state and was equivalent to *patel*.

[18] *Bṛh*, XI. 6; Vyāsa as quoted in *Smṛticandrikā*, II. p. 154; *HDS*, III, p. 418.

[19] *On Manu*, VIII. 143.

But, in the case of the document noted above, the creditor enjoyed both. It tends to support the argument that in the post-tenth century Gujarat there was a greater demand for capital and, therefore, the rules noted in the legal texts had to be waived in certain cases.[20]

The two documents (VS 1288/AD 1231) called *valitapatravidhi* in the *Lekhapaddhati* refer to a deed whereby the borrower, who had to pay a loan of 600 *drammas*, mortgaged his mango garden to the creditor with the condition that the mortgagee would collect 100 *drammas* annually for the next six years, after which the garden would be returned to the mortgagor.[21] The deed enjoins the creditor to enter the amount received periodically on the back of the document. It is in keeping up with the *smṛti* law that the receipt for the part payments of loan must be issued by the creditor.[22]

Non-usufructuary Deed

As an example of non-usufructuary deed, the *Lekhapaddhati* has a document called *gṛhaḍūlipatram*. It tells us that a merchant contracted a loan of 200 *drammas* for his personal need at the rate of 2 per cent monthly interest and, as a security, mortgaged his house.[23] The creditor, however, did not enjoy its possession. The document provides that if the debtor failed to repay the principal along with interest on the specified day, the house would be permanently lost to the mortgagor, even if he paid the double of the amount after the expiry date. The foreclosure of the mortgaged property on failure of repayment of loan by the specified time, in the case of non-usufructuary deeds, is also sanctioned by Vijñāneśvara.[24]

In short, the *Lekhapaddhati* documents noted above, all of which are incidentally dated VS 1288/AD 1231, reveal that in the post-tenth century western India, the loans could be secured after pledging land, house and chattel. In fact, the grief expressed in the *Prabandhacintāmaṇi* that "how could a poorly circumstanced contract a loan"[25] indicates that the

[20] A.K. Majumdar (*CG*, p. 279) seems to be right in suggesting that the use of cattle as well as the collection of interest noted in the deed was due to the fact that the mortgage was made in a village where money was always more difficult to raise than in cities.

[21] *LP*, pp. 34–35.

[22] *Nārada*, IV. 114; *Yāj*, II. 93; *Viṣṇu*, VI. 26; *Bṛh*, XI. 66.

[23] *LP*, p. 38.

[24] *On Yāj*, II. 58. See also *HDS*, III, pp. 428 f. Medhātithi (*On Manu*, VIII. 143), however, feels that such a pledge is not unredeemable. The reference to the principle of foreclosure mentioned in the present deed may indicate that the enforcement of this provision required it to be specifically noted in the deed.

[25] *PCT*, p. 51.

rich, who had property to mortgage, could get loans more easily than others.

Sub-mortgage

Of the two usufructuary documents noted in the *Lekhapaddhati*,[26] one forbids the mortgagee to create a sub-mortgage or transfer the present deed to a new mortgagee, while the other is quiet on it. Normally the right to sub-mortgage was vested with the mortgagee unless specifically stated otherwise. It is probable that the practice of sub-mortgage, which tends to bring forth additional resources, received recognition during the post-tenth centuries when there was a greater demand for capital. Thus, while Medhātithi (ninth century) believed that a beneficial pledge could not be transferred or sold, Kullūkācārya (AD 1150–1300) held that it was a common practice in all countries for a mortgagee to execute a sub-mortgage and that Manu did not forbid it.[27] Prajāpati as quoted in the *Smṛticandrikā* (thirteenth century) and the *Parāśara-mādhavīya* (fourteenth century) also permitted sub-mortgage of the mortgaged property.[28]

RECOVERY OF LOANS

In order to induce money-lenders to invest their money in credit transactions, the legal texts provide rules favourable to them with regard to the recovery of loans. According to the *smṛtis*, the creditor was legally free to recover loan by anyone of the five means, viz., persuation or conciliation, legal proceedings, force, fraud and by sitting (in *dharnā*) at the door of the debtor.[29] In the *Upamitibhavaprapañcakathā*, we hear of a hard-hearted money-lender who confined his debtors in painful imprisonment from which it was difficult to seek a release.[30] Abhayatilaka Gaṇi, while explaining the phrase *ṛṇād-banddho nu kacchapaḥ* used by Hemacandra,[31] informs us that creditors used to tie the body of a debtor with a chain and leave him exposed to the scorching rays of sun on the sandy river bank. Al Idrisi also seems to be referring to coercion in recovery of loans when he points out that the creditor in Gujarat drew

[26] *LP*, pp. 36–38.

[27] *On Manu*, VIII. 142.

[28] *HDS*, III, p. 429.

[29] *Manu*, VIII. 49; *Bṛh*, XI. 54; *Nārada*, I. 122. For the explanation of these means in later commentaries such as those of Asahāya, Medhātithi etc, see *SBE*, XXXIII, pt. 1, p. 71, fn. 122; also *HDS*, III, pp. 438 ff.

[30] *Upamiti*, pp. 1019–20.

[31] *DV*, III. 40.

a circular line around the debtor, and the latter could not leave this circle without satisfying the creditor.[32] Thus, the treatment meted out to a debtor was rather harsh, and he received no legal or social protection. Asahāya, commenting on Nārada, endorses the view that when a debtor suffers a reverse of fortune, he shall be made to discharge the loan gradually,[33] but this privilege seems to have been restricted to the brāhmaṇa debtors only.[34]

Though the legal texts do bring debt disputes under the purview of courts,[35] the deal between a creditor and a debtor was basically a free contract, and the state interfered only in extreme cases.[36] Besides, the legal proceedings could be held up by the creditor by including in the deed an additional clause to this effect, as we find in a document of the *Lekhapaddhati* where the creditor forbids the surety to have a recourse to legal assistance in the matter of payment of loan taken by the debtor.[37] All the credit documents recorded in the *Lekhapaddhati* contain a general phrase that whatever is written in the deed, with additional word or words wanting in it, is to be taken authentic. This phrase must have greatly strengthened the legal position of the creditors.[38]

To make sure that money and goods lent out by a money-lender do not suffer a loss, it was laid down that if the sale proceeds from the mortgaged item sold off by the creditor to recover his loan fell short of the money due, the debtor or the guarantor had to make good for it.[39] It was also laid down that in case the mortgaged property was damaged or destroyed without the fault or negligence of the mortgagee, but through

[32] *Al Idrisi*, no. 18, p. 60; *HIED*, I, p. 88.

[33] Cf. *SBE*, XXXIII, pt. 1, p. 74, fn. 13.

[34] Medhātithi and Kullūkācārya commenting on *Manu* (VIII. 177) point out that the clause regarding the gradual payment of loan refers to brāhmaṇas. *SBE*, XXV, p. 285, fn. 177. See also *Mitākṣarā*, II. 43.

[35] *KA*, III. 11; *Manu*, VIII, 47–48; *Nārada*, I. 122; *Kātyāyana*, 589; *Bṛh.*, VIII. 11. An inscription of Viṣṇuṣeṇa from western India (AD 592) also shows that a debtor could seek the protection of court. *JRASB*, XVI, p. 116.

[36] Nārada says (I. 123) that a creditor who tries to recover his loan from the debtor "must not be checked by the king".

[37] Cf. *LP*, pp. 19–21.

[38] It might have also made the debtors, especially the uneducated ones, susceptible to cheating by the cunning money-lenders. In the *Kuṭṭanīmata* (v. 746) we hear of a money-lender who used to cheat people by writing one hundred ten in place of one hundred (*likhati śatam daśavṛdhayā*).

[39] Cf. *LP*, pp. 19–21. The document notes that if the debtor failed to repay the debt on the stipulated day of Divālī, the mortgagee shə'll be at liberty to sell for the whole or the part due, the mortgaged cattle like vegetables in the open market (*śākaphalakanyāyena*). Ibid.

fate, i.e., accidents such as fire or flood, or the action of king, the mortgagee could get it repaired and add the expenses to the original loan.[40] One of the documents in the *Lekhapaddhati* refers to the liability of the debtor in case of the loss of mortgaged cattle due to natural calamity.[41] As there is no corresponding clause protecting the interest of the mortgagor in case the mortgaged cattle died due to the mortgagee's negligence, it is evident that the contract was biased in favour of the creditor who, taking advantage of the tight money market, could dictate his own terms.

Role of Sureties

In the credit transactions of the period, sureties played an important role.[42] A document in the *Lekhapaddhati* reveals that a son of a merchant who borrowed money out of his ancestral share had to furnish a surety besides the witnesses.[43] It indicates that no credit could be had without sureties. The liabilities and responsibilities of a surety are brought forth in another document where it is clearly stated that sureties were to regard themselves as debtor.[44] It is further laid down that if any of the sureties was approached for the payment of loan, he was not to point to other. It also says that sureties in meeting their obligations would not quarrel with the mortgagee or "have a recourse to a court of law".[45] If the mortgagee failed to recover his money after selling the mortgaged property of the debtor, the sureties had to meet the balance even by selling their own property or by borrowing from others.[46] It is also laid down that if the mortgaged property was destroyed without any fault of the mortgagee, the sureties still carried full responsibility for the repayment of loan. The same document points out that if the mortgagee is under the necessity of having the money back before the specified time,

[40] *LP*, pp. 36–37. See also *Nārada*, I. 126–29; *Yāj*, II. 59; *Bṛh*, XI. 21.

[41] *LP*, pp. 19–21.

[42] The legal literature reveals a gradual increase in the number of sureties. Thus, whereas *Manu* (VIII. 160) mentions only two sureties, one for appearance and other for payment, *Yājñavalkya* (II. 53), *Viṣṇu* (VI. 41) and *Nārada* (I. 118) add one more for honesty. *Bṛhaspati* (X. 39–40) increases the number to four. Kātyāyana (v. 530) and Hārita (quoted in *Smṛticandrikā*, II, p. 148) refer to five types of sureties. The urge to systematise and classify the whole system of credit transaction led Vyāsa (quoted in *Vyavahāraprakāśa*, p. 248) to mention seven kinds of sureties.

[43] *LP*, p. 56.

[44] Cf. ibid., pp. 19–21. *Nārada* (I. 119–20) also lays down that "surety must pay the debt" if the debtor fails to repay it or proves dishonest.

[45] "*vādavivādo rājakule na kāryaḥ*", ibid.

[46] Ibid.; see also pp. 41 f.

he accompanied by the *bhaṭṭaputras*[47] will approach the guarantors and obtain from them the principal together with interest. It interestingly adds that the expenses on account of this process involving the *bhaṭṭaputras* will have to be borne entirely by the guarantors.

Apart from sureties, the heirs were also held liable for the loan contracted by the deceased debtor. The *Mitākṣarā* makes the first three descendants i.e., son, grandson and great-grandson responsible for the payment of the debt, if they inherited the ancestral property.[48] Alberuni, however, points out that irrespective of the consideration whether the deceased had left property or not, the heir was to pay the debt of the deceased either out of his share or the stock of his own property.[49]

In short, the credit rules were heavily biased in favour of creditors who were given wide powers to recover their loans. These rules, harsh as they were, were perhaps necessary those days to induce money-holders to bring out their money with least fear of loss.

BANKING

Our sources reveal that, apart from temple treasuries, there existed a class of professional merchants who received deposits with or without the promise of paying interest to the depositor.[50] The *Lekhapaddhati* refers to a son of a merchant who borrowed a sum of five hundred *drammas* from his share in the ancestral property to start a business of money-lending (*uddhāra vyavahārārtham*)[51] *nikṣepa-vaṇiks*, i.e. the merchants who accepted deposits, are noted in the *Naiṣadhīyacarita*.[52] The *Moharājaparājaya* informs us that merchant Kubera of Aṇahilavāḍa went out on a voyage after having deposited (*nyāsikṛtya*) his property with the

[47] *Bhaṭṭaputra*, according to A.K. Majumdar (*CG*, p. 280), was probably a junior judicial officer whose permission was necessary to realise the payment of immature loans. In the above-mentioned document, we also come across a term *adhipāla*, which is used for a person enjoined to effect the payment of loan along with interest to the mortgagee on the strength of the present deed. A.K. Majumdar (ibid., pp. 280–81) thinks that *adhipālas* were private persons of the village who acted as arbitrators in case of dispute, but L. Gopal (*ELNI*, p. 164, fn. 2) suggests that the term *adhipāla* in the deed is used for none else but the surety.

[48] *On Yāj*, II. 51; *Smṛticandrikā*, II, p. 171. For details on the liability of heirs, see *HDS*, III, pp. 442–54.

[49] *Alberuni's India*, II, p. 164.

[50] Deposit is different from mortgage (*ādhi*) in the sense that it is not given by way of security of a debt.

[51] *LP*, p. 56.

[52] III. 43.

merchants of the town.[53] Kṣemendra refers to merchants who became opulent by confiscating deposits made with them.[54] Jineśvara Sūri (eleventh century) tells us of some brāhmaṇas who took money from a merchant against the deposit (*nasa*, Sanskrit *nyāsa*) made with him.[55] In the Cintra-*praśasti* (AD 1286), we come across a reference to a deposit made with a money-changer, which earned regular interest for meeting the expenses of certain ceremonies at a temple in Somanātha.[56]

Types of Deposit

The terms used in the legal texts for deposits are *nyāsa, nikṣepa* and *upanidhi,* but the precise definition of each of them is uncertain.[57] Thus, while Hemacandra takes these terms as synonyms,[58] Kṣīrasvāmin explains *nyāsa* and *upanidhi* as open deposits and *nikṣepa* as delivery of some goods to a craftsman for working them out in finished products.[59] Again, while Viśvarūpa (ninth century) takes *nyāsa* to mean an open deposit for safe custody, and *nikṣepa* as the delivery of one's articles for handing over to a third party,[60] Vijñāneśvara (eleventh century) defines *nyāsa* as one made in the absence of head of the house, *nikṣepa* as one counted in the presence of the depository, and *upanidhi* as a deposit sealed in the presence of the depository but without being counted.[61]

However, it seems that *nyāsa* was a sacred deposit, and has been used in this sense in the contemporary literary texts.[62] Since the depository did not have the right to make use of it, it did not earn interest for the depositor. The deposit called *nikṣepa* could be used by the depository and, therefore, it earned a regular interest. A temple inscription at Chandan Chowk (AD 1287) points out that a *śreṣṭhi,* Gangadeva, after having deposited (*nikṣiptam*) a sum of 920 *drammas* in the treasury of god Neminātha, utilized the interest of 33 *drammas* for religious ceremonies.[63]

[53] *MPY*, p. 61.
[54] *Samayamātṛkā*, vv. 53–58.
[55] *KKP*, p. 122.
[56] *EI*, I, p. 285, v. 51, see also p. 277, fn. 24.
[57] For details see, *HDS*, III, pp. 454–60. Legal rules and regulation regarding deposits are also noted therein.
[58] *AC*, III. 584. See also *Vaijayantī*, p. 124. l. 24.
[59] *On Amarakośa*, II. 9.81.
[60] *On Yāj*, II. 69.
[61] Ibid., II. 67; also *Vyavahāraprakāśa*, p.280.
[62] *PCJ*, p. 95, l. 20; *MPY*, pp. 61, 64; also *KTM*, v. 456. Brhaspati (XII. 2) also refers to *nyāsa* as a sacred deposit when he points out that it is a deposit which is kept in the house of another man through fear of the king, robbers or other dangers, or for the purpose of deceiving one's heirs.
[63] P.C. Nahar, *Jaina Inscriptions*, pt. 2, no. 1704, p. 162, ll. 5–9.

Upanidhi could have been a general term for a deposit[64] but, literally as it means "a subsidiary capital," it could possibly be used by the depository on payment of interest.

Yājñavalkya laid down that the depository was not to make use of the articles deposited "without the permission of the depositor", and if did so he should be fined and made to return the deposit with interest.[65] It implies that basically there were two types of deposits: one which could not be used, and the other which could be used with the permission of the depositor after paying the amount of interest.[66] However, in certain places where there was perhaps greater demand for money, we notice lack of rigidity on the use of deposits. Caṇḍeśvara of Mithilā (AD 1290–1370), for instance, states if the deposit is not sealed, and if the depository uses it for sometime and then replaces it, no blame or liability comes to him.[67] Thus, apart from money raised by pledging fields, houses, cattle, etc., the deposits too in certain cases formed the liquid capital which merchants employed in carrying out trade and commerce.

The *Lekhapaddhati* refers to many instances of loans raised by merchants to meet their needs which, as it may be presumed, were primarily commercial.[68] Medhātithi talks about the possibility of merchants indulging in "extensive commerce" with the help of capital borrowed from others and adds that, in such cases, the creditor may obtain interest at the rate of 5 per cent per month, "irrespective of the caste of the borrower".[69] The *Mitākṣarā* supports a higher rate of interest of 10 per cent from the traders traversing dense forests, and 20 per cent from those going across the sea, on the ground of the risk to the money lent out to them.[70]

Apart from money, traders, especially the retailers, borrowed goods such as grain, cloths etc. on credit from other traders, and agreed to repay them in cash or kind along with particular rate of interest after a specified period.[71] In one of the documents called *vṛddhi-dhānyākṣarāṇi*

[64] Cf. *PCJ*, p. 108, ll. 8–9.

[65] *Yāj*, II. 66.

[66] In the *Rājataraṅgiṇī*, (VIII. 123–58) we are told that merchant who used the deposit without the permission of the depositor was made to pay interest.

[67] *Vivādaratnākara*, pp. 86–87.

[68] *LP*, pp. 21, 33, 37–38, 42.

[69] *On Manu*, VIII. 152.

[70] *On Yāj*, II. 38.

[71] M.M. Postan (op. cit., pp. 5 f, 9, 27), referring to trade and finance in early medieval Europe, points out that sale-credits, i.e., credits in the shape of deferred payments for goods sold, and advance for future delivery "formed the financial basis of medieval trade". Goods were often handled in bulk, and sold not to the final consumers, but to other merchants. They changed hands several times before being finally consumed. In sale credits, it was commonly the seller who gave credit.

(AD 1231) in the *Lekhapaddhati,* a merchant (*vaṇika*) borrows twenty *māṇī* of wheat (*godhūma*) from another merchant and agrees to pay back twenty-five *māṇī* or cash in lieu of it after a specified time.[72] if *māṇī* was a measure equal to six maunds, the loan of 120 maunds taken by the merchant could have been meant for trade rather than for personal use. Medhātithi does refer to persons growing rich with wealth earned from borrowed grain.[73]

Huṇḍikā or Bill of Exchange

The references to *huṇḍikās* (modern *huṇḍī*) in various texts such as the *Lekhapaddhati,* the *Rājataraṅgiṇī,* the *Lokaprakāśa,* etc. suggest their widespread use in commercial transactions.[74] The first two texts mention the use of *huṇḍikā* by kings and chiefs, but its use seems to have been more popular with merchants as it could enable them to settle credit accounts without taking the trouble of carrying hard cash or bullion from place to place. Medhātithi makes a reference to the existing system of bill of exchange which, according to him, was written in such form as, "I request you to have this man (bearer) paid such and such amount by such and such banker."[75] It also follows from him that sometimes a messenger was sent along with the note to seek quick payment.[76]

Kalhaṇa informs us that some kings of Kashmir, in times of distress, maintained themselves by giving *huṇḍikās*, most probably against the revenue raised from the subjects to the Tantrins.[77] In the *Lekhapaddhati* we come across two examples of *rāja-huṇḍikās* or royal bills of exchange dated AD 745 and AD 1231, respectively.[78] The first of these refers to an

[72] *LP*, p. 21.

[73] *On Manu*, VIII. 151.

[74] The *Uktivyaktiprakaraṇa* of Dāmodara (twelfth century) refers to a term *bhuṇḍikā* (V. 50) which seems to have been used for *huṇḍikā*. For the development of bill of exchange in early medieval Europe, see, M.M. Postan, op. cit., pp. 54 ff. In China, the bills for transfer and exchange of cash and commodities, which had been known since T'ang times (AD 618–906), became more popular during the Sung dynasty (tenth to thirteenth centuries) under the name of "money of convenience". Mark Elvin, *The Pattern of Chinese Past*, pp. 155–56.

[75] *On Manu*, VIII. 159.

[76] Ibid. R.S. Pandit (*Rājataraṅgiṇī*, Eng. tr., Sahitya Akademi edition, p. 208, fn. 266) explaining *huṇḍikā* points out that the ancients had a simple form called *ādeśa* which was an order to the third person to pay the bearer a specified sum of money on behalf of the sender. He also adds that another form of it was *anavādhi* which Kātyāyana calls "a bailment for delivery".

[77] V. vv. 266, 275, 302. The Tantrins, according to M.A. Stein (*RT*, I, p. 101), were a local military caste of Kashmir.

[78] *LP*, pp. 10–11.

order of a *mahāmaṇḍaleśvara* to the officers of his *maṇḍala* instructing them to pay, out of the yearly income, 3,000 *drammas* to the king's treasury (every year). Similarly, in the second document, a governor asks his officers to pay 300 *drammas* to some Paramārarāja. The *Lokaprakāśa* of Kṣemendra (eleventh century), which contains a fair deal of original material in spite of the additions made during the Mogul period, mentions a large variety of *huṇḍikās* such as those for cash (*dīnāra huṇḍikā*), for rice (*dhānya huṇḍikā*), for barley and wheat (*yavagodhūma huṇḍikā*), for horses (*ghoṭikānāma huṇḍikā*) etc.[79] One of the *huṇḍikās* noted in the text refers to a transaction of a sum of 10,000 *dīnāras* which were to be paid at Jayavana (modern Zevan) within a period of one year.[80]

In short, the bill of exchange seems to have formed an important feature of credit system during the post-tenth centuries. It served as a contract for the exchange and transference of funds at a predetermined rate of interest. It relieved traders of the risk of carrying cash or bullion on their journey, and also partly overcame the restraints on commerce caused by comparative shortage of coined money during the period.

Rate of Interest

The prescribed rate of interest on loans in cash was normally 2 per cent per month, though in practice there seemed to have been wide variation depending upon the general condition of the country and the need of the contracting parties. In fact, in the post-tenth centuries, we notice a tendency to charge a rate of interest higher than 2 per cent per month.

Alberuni records 2 per cent as the permissible rate.[81] The documents noted in the *Lekhapaddhati* too specify a monthly interest of 2 per cent.[82] Medhātithi and Govindācārya, while uphold the traditional rate of 15 per cent per annum,[83] point out that a money-lender, who is unable to maintain himself by the traditional rate, may charge 24 per cent per annum without "incurring the sin of extortion".[84] It reflects an effort on their part to reconcile with the rate of 2 per cent per month existing during the period. Asahāya tells us that a sum of ten thousand *drammas*

[79] *Lokaprakāśa*, ed. J.D. Zadoo, p. 13; see also the extracts of the text translated in German (*Indische Studien*, XVIII, p. 399).

[80] Cf. M.A. Stein, *RT*, II, p. 314, fn. 28.

[81] *Alberuni's India*, II, p. 150.

[82] *LP*, pp. 19–21, 33, 38, 55.

[83] *Gautama*, XII. 29; *Vasiṣṭha*, II. 51; *KA*, III. 11; *Manu*, VIII. 140; *Yāj*, II. 37; *Nārada*, I. 99; *Bṛh*, XI. 3.

[84] *On Manu*, VIII. 141.

lent out by a brāhmaṇa to a merchant earned 2 per cent interest per month.[85] Vyāsa, whose law-book was compiled between AD 600 and 900, laid down that the yearly rate was 15 per cent when a pledge was secured against the loan, 20 per cent when a surety was offered, and 24 per cent when money was lent on personal security.[86] Hārita, whose law-book belongs to the same period, also prescribes 24 per cent a year in case of absence of security.[87] Vṛddha-Hārita suggests that the double of the normal rate (30 per cent) may be taken when there is nothing pledged to secure the debt.[88] Bhāskarācārya (twelfth century), however, refers to rates ranging from 1 per cent to 10 per cent in the *Bījaganita*,[89] and 3 per cent to 5 per cent in the *Līlāvatī*.[90] In the *Gaṇitasārasaṁgraha*, the rates vary between 1¾ per cent and 13½ per cent per month, though those between 2 per cent and 6 per cent are predominant.[91]

Some of the inscriptions from south Rajasthan, however, reveal that the rate of interest during the period was normally 30 per cent per annum. The Bhinmal inscription (AD 1205), for instance, tells us that forty *drammas* put in the treasury of the temple of Jagatsvāmī produced yearly twelve *drammas* as interest.[92] This gives us a rate of 30 per cent per annum. Similarly, the Abu inscription of Bhaila of Gunḍoch (AD 1231) shows that sixteen *drammas* earned eight *viṁśopakas* i.e., ninety-six *vimsopakas* per year.[93] If a *viṁśopaka* be regarded as one-twentieth of a *dramma*, the rate of interest comes to 30 per cent. Again, the Arāsana Jaina inscription (AD 1287) refers to three *drammas* as interest per mensem on 120 *drammas*, i.e., thirty *drammas* per hundred per annum.[94]

The reference to ½ *dramma* as monthly interest on 50 *drammas*, i.e., the rate of 12 per cent per annum, in a Jaina inscription from Jalor (VS 1323/AD 1266)[95] seems to be an exception. It indicates that either it was much easier to raise money at Jalor at that time or the particular Jaina temple was not interested in attracting deposits as it had enough resources to meet its expenses. In fact, there are other inscriptions in the

[85] *HDS*, III, p. 289, fn. 395.

[86] Vyāsa as quoted in the fourteenth-century text of *Parāśaramādhavīya* of Mādhavācārya (III, p. 221); see *HDS*, III, p. 421.

[87] Quoted in Caṇḍeśvara Ṭhakkura's *Gṛhastharatnākara*, *BI*, p. 447.

[88] Cf. *HDS*, III, pp. 420–21.

[89] pp. 232–48 (ed. Achyutananda Jha).

[90] Tr. Colebrooke, ed. H.C. Banerji, pp. 31–37.

[91] IV. 33; V. 78.

[92] *Bom Gaz*, I, pt. 1, inscription no. 7, p. 474.

[93] *ECD*, p. 301, see also fn. 27.

[94] Ibid., also fn. 28.

[95] P.C. Nahar, *Jaina Inscriptions*, pt. 1, p. 240.

region which indicate the prevalence of a rate of interest higher than 30 per cent annum. The Bhinmal inscription (AD 1249),[96] for instance, refers to two grants of forty *drammas* and fifteen *drammas* each, the interest of which was to be spent on certain articles of religious worship. D. Sharma points out that these two tables put together indicate a rate of interest of 33⅓ per cent per annum.[97] A temple inscription at Chandan Chowk (VS 1344/AD 1287) suggests an interest of thirty-three *drammas* on a deposit of 920 *drammas* made in the treasury of God Neminātha.[98] It gives us a rate of interest of approximately 44 per cent per annum.

In short, the normal rate of interest on cash loans during the eleventh-thirteenth centuries in western India was roughly 30 per cent per annum, though it could vary with occassional "fluctuations in the money-market" due to famines, wars and allied causes.

The rate of interest on the money lent out to traders for commercial ventures appears to have been much higher than the one noted above. Though all the legal texts and their commentaries continue to exhibit a tone of venom against exorbitant rate of interest (*kusīda*), they do not use any special term of reproach against it. They, in fact, acquiesce in the higher rate of interest charged from traders and artisans. Medhātithi seems to suggest that the interest from traders engaged in sea trade or land trade does not follow the normal rule.[99] He also suggests that a creditor may obtain interest at the rate of 5 per cent per month (60 per cent per annum), irrespective of the caste of the borrower, if the latter engages himself in extensive commerce with the help of the borrowed capital.[100] Vijñāneśvara, as already noted, justifies an annual rate of interest of 240 per cent from sea traders and that of 120 per cent from traders who traverse forests on the plea of grave risk involved in the loss of the principal, as the debtor may perish by shipwreck or from the attack by robbers and wild beasts.[101] Though there is no explicit reference to insurance system during the period, it is possible that the high rate of interest justified by Vijñāneśvara included charges for insurance which, in those days, would have meant that the repayment of loan would depend upon the safe arrival of ship or the success of the journey.[102]

[96] *EI*, XI, pp. 51 f.

[97] *ECD*, pp. 300–1.

[98] P.C. Nahar, *Jaina Inscriptions*, pt. 2, p. 162, no. 1704, ll. 5–9.

[99] *On Manu*, VIII. 157.

[100] Ibid., VIII. 152.

[101] *On Yāj*, II. 38.

[102] This form of risk loans which combined both insurance and credit was in use in the Mediterranean from the twelfth century. Cf. J. Bernard, "Trade and Finance in Middle Ages (900–1500)" *Fontana Economic History of Europe*, The Middle Ages, ed., C.M. Cipolla, p. 324.

The legal texts also sanctioned a higher rate of interest by taking cognizance of *kāritā* or stipulated interest which implied the interest over and above the normal rate promised by a debtor in times of distress.[103] Since it is only in times of economic difficulty that one resorts to debts, this clause cuts at the roots of pious thinking of *dharma vṛddhi*, i.e., interest at the rate sanctioned by law, and must have enabled the creditors to exploit and fleece the debtors.

The money-lenders of the period also seem to have followed Nārada and Kātyāyana who made an exception to the general rule that loans raised through friendship did not earn interest unless there was a specific agreement to this effect. According to Nārada, even in the absence of an agreement, the friendship loans would start earning interest "after a lapse of half a year", and added that if the debtor refused to return such a loan on demand, it should "yield interest at the rate of five per cent", i.e., sixty per cent per annum.[104] It suggests that with increase in demand for capital, it was found unwise to allow friendly loans lie idle and unproductive for a long time.

The legal texts, in order to check rapacious creditors, had laid down the principle of *dviguṇa*, i.e., the maximum amount of interest that could be charged on money loans could not exceed the principal.[105] But, on account of the pressure on capital, the rigours of this rule seem to have been mitigated to allure a creditor to invest his money. Thus, we notice a tendency to extend the maximum that could be collected from a debtor. Medhātithi endorses Manu's opinion that if the interest becomes equal to the principal and is not paid, it should be compounded with the principal, and adds that interest on the new principal should continue so long it does not become oppressive;[106] the idea being that the new rate should be lower than the former. A practical instance of this rule can be seen in a *Lekhapaddhati* document called *valitapatravidhi* (VS 1288/AD 1231).[107] It tells us that when a borrowed sum of 300 *drammas*, having been doubled (*dviguṇībhūtaḥ*) became 600 *drammas*, the debtor entered into the present deed whereby the debtor

[103] *Manu*, VIII. 152–53; *Bṛh*, XI. 9; *Kātyāyana*, v. 489; *Nārada*, II. 87–89 quoted in *Dharmakośa*, I, pt. 2, pp. 624–25.

[104] *Nārada*, I. 108–9. According to the commentator Asahāya, a loan which is not returned on demand would earn an interest of five per cent per month from that day onwards, even though six months were not yet over. *SBE*, XXXIII, pt. 1, p. 68, fn. 109. See also, *Kātyāyana*, vv. 502–5.

[105] *KA*, III. 11; *Manu*, VIII. 151; *Viṣṇu*, VI. 11; *Yāj*, II. 38–39; *Nārada*, I. 107; *Kātyāyana*, v. 509.

[106] *On Manu*, VIII. 155.

[107] *LP*, pp. 34–35.

agreed to mortgage his mango garden with the creditor, so that the latter could collect 100 *drammas* annually for the next six years, and thereafter return the garden to the mortgagor.[108]

The maximum limit of interest of more than double of the principal is also contemplated by Vijñāneśvara who stipulates that if the interest is not claimed in a lump sum at one time and is recovered daily, monthly or yearly, the total interest collected may be more than double of the principal lent.[109] This provision is not confined to certain areas as done by Nārada, but made a general rule.[110] It shows that, by the eleventh century, the maximum accumulation of interest on cash could be more than double, and whatever little prejudice that existed against it had disappeared.[111]

Rate of Interest on Goods

As we have already noted, the commodities such as grain, cloth, ghee, etc. were also lent out on interest. The lawgivers, however, differ in their opinion on the maximum that could be collected as interest on them, and give a varying rate ranging from three to eight times of the original. Thus, while Medhātithi recommends a maximum interest of five times on grain, fruits, wood and beasts of burden,[112] Viṣṇu and Nārada suggest three times on grain, four times on cloth and eight times on liquor.[113] Bṛhaspati stipulated a maximum interest of four times on cattle, wool and grain, six times on seeds and sugarcane, and eight times on salt, oil, ghee, and liquor.[114] The regional availability of a particular commodity might explain the difference of opinion among the lawgivers.

The provision of interest on marketable commodities as cotton, salt, raw sugar, liquor, ghee, etc. suggests that these were lent out by wholesale traders to retailers. We have already noted that Medhātithi refers to

[108] It is in keeping up with the suggestion of Medhātithi (*On Manu*, VIII. 151) that interest can be paid in coins, or in the form of permission to use cattle, land and the like.

[109] *On Yāj*, II. 39.

[110] According to Nārada (I. 106–7) in some countries a loan grows to twice the principal, in others three, four or eight times. The statement of Bṛhaspati (XIII. 24) that loan and its recovery should be regulated by local custom may also mean basically what Nārada says.

[111] Asahāya illustrating the concept of *cakravṛddhi* (compound interest), which we find noted in various *smṛtis* (*Manu*, VIII. 153; *Nārada*, I. 102; *Bṛh*, XI. 6), points out that one *dramma* lent as principal can be multiplied by 500 times, and the process of compound interest can continue for 33 years and 4 months. Cf. *Dharmakośa*, 1, pt. 2, p. 625.

[112] *On Manu*, VIII. 151.

[113] *Nārada*, I. 107; *Viṣṇu*, VI. 11–15; see also *Mitākṣarā on Yāj*, II. 39.

[114] *Bṛh*, XI. 13–15. See *Kātyāyana* (vv. 510–12) for some variation in this rule.

the possibility of a debtor becoming rich by means of borrowed grain.[115] A document in the *Lekhapaddhati* tells us that a merchant (*vaṇik*) borrowed twenty *māṇi* (approximately 120 maunds) of wheat from another merchant and promised to repay twenty-five *māṇi* (approximately 150 maunds) after the thrashing season was over.[116] It was also noted in the deed that the debtor's wheat (*godhūma*) was to be of good quality, and it should be carried to the creditor's godown in debtor's cart. It was further added that if wheat was not returned on the specified day, the debtor would be liable to pay in cash for the stipulated amount of wheat at the current market rate (*vartamāna-mūlya-drammān*). It shows that interest on commodities could also be commuted in cash, if a prior agreement to this effect had been reached.

SALIENT FEATURES

Though the general principles noted in the earlier legal texts continued to be recognised in matters of credit and banking, we discern a gradual tendency to reinterpret the old rules to meet the exigencies of developing trade and commerce. Efforts were made to encourage creditors to invest in trade by promising them greater security and higher returns on their capital. Thus, while the normal rate of interest on money loans in normal dealings varied from 24 to 30 per cent per annum, the merchants were required to pay 60 per cent or sometimes 120 per cent or 240 per cent per annum. Even the principle of *dviguṇa* with regard to money loans was sidetracked, and the creditor could now claim many times more than the principal lent, either by seeking the renewal of contract by adding the interest to the original or by asking for periodical interest. In the case of commodities lent out to retailers, the maximum interest varied, depending on the nature of commodity, from three times to eight times of the principal. The benign principle that the usufructuary pledge did not earn interest was also overlooked.[117] The creditors were given complete liberty with regard to the means, foul or fair, in seeking the recovery of loans along with interest.[118]

On account of growing demand for capital for trade and commerce,

[115] *On Manu*, VIII. 151.

[116] *LP*, p. 21.

[117] According to a document in the *Lekhapaddhati*, the creditor not only enjoyed the possession of cattle pledged with him, but also charged a monthly interest of 2 per cent. *LP*, pp. 19–21.

[118] A Jaina text, however, suggests that a creditor should be prepared to forego his money rather than fight with the debtor. Cf. *KKP*, p. 53.

the practice of sub-mortgage became quite common. Though Medhātithi did not seem to favour it, Kullūkācārya found nothing wrong with it, and held that it was a common practice in all countries for a mortgagee to execute a sub-mortgage.[119] The documents in the *Lekhapaddhati* also suggest the prevalence of this practice in western India during the eleventh-thirteenth centuries.[120] Even the loans made through friendship, on which interest was earlier forbidden, could now earn 60 per cent per annum after a period of six months, in spite of the lack of express stipulation to this effect at the time of giving this loan. Again, it was the demand for capital which led to the mitigation of odium attached to the profession of money-lending, and the legal texts allowed even brāhmaṇas to indulge in it.[121]

Another important feature of credit transactions was the gradual development of the practice of mortgaging land for loans. As R.S. Sharma points out, fields as a form of pledge is not mentioned by Gautama or Manu or any other earlier lawgivers, and the first to include fields as a source of interest was Bṛhaspati (AD 300–500).[122] Later Asahāya (AD 700–750), commenting on the two kinds of pledges mentioned by Nārada, cites a house and a field as instances of a pledge for use.[123] Similarly Medhātithi commenting on Manu refers to a piece of land or garden as an example of "beneficial pledge".[124] He also points out that interest can be paid in various forms including land.[125] The references to the mortgage of garden and residential buildings in the *Lekhapaddhati* have already been noted.[126]

The introduction of land as a mechanism of credit transaction must have added a new dimension to the character of mercantile class to which most of the creditors belonged. As many landlords and peasants, on account of their failure to repay the loan, might have forfeited their land to merchant-creditors, the latter got an opportunity to acquire landed

[119] *On Manu*, VIII. 143.

[120] *LP*, pp. 36–37.

[121] *Medhā on Manu*, X. 117; *Mitākṣarā on Yāj*, II. 42. We have already noticed that Asahāya refers to a brāhmaṇa who gave his hard-earned money on interest to a merchant.

[122] R.S. Sharma, "Usury in Early Medieval India", *Light on Early Indian Society and Economy*, pp. 134 f. It follows from Bṛhaspati (XI. 23) that land was given towards the payment of both the principal and the interest.

[123] *SBE*, XXXIII, p. 73 fn.

[124] *On Manu*, VII. 143.

[125] Ibid., VIII. 151.

[126] There is no specific epigraphical evidence to the mortgage of land during this period in western India, but a contemporary brick inscription from Jaunpur (AD 1217), which refers to a loan of 2.250 *saḍvoddika drammas* on the security of cultivated lands, suggests that such a practice might not have been uncommon there. Cf. *JASB*, XIX, 1850, pp. 454–56; *JUPHS*, XVII, 1945, p. 196.

property.[127] Besides, merchants also tended to invest their capital in land so that in times of need they could enter into mortgage deeds and raise fresh funds for commercial ventures.[128]

[127] In the contemporary Europe, as pointed out by J.W. Thompson, rents did not rise in proportion to the rise in the cost of living, and, therefore, the nobles living on fixed rents drawn in terms of long leases became "poor year by year". They were compelled to mortgage their estates, and when the interest was defaulted, their lands were lost to them. *Economic and Social History of the Middle Ages*, II, pp. 801 f. We have noted elsewhere (pp. 195–96) that in western India too there was rise in the cost of living during the twelfth-thirteenth centuries.

[128] The state of affairs in western India can be well compared with that of early medieval Europe where, as M.M. Postan points out, every merchant of substance was also a landlord, and adds that there was a "constant movement of mercantile capital out of and into real property". The bulk of these investments had a purely economic end in view, as they were often a way of holding unemployed capital in readiness for needs to come. If the buying of land or rents meant locking up for a time a certain amount of liquid capital, the selling and pledging of rents, like the selling and pledging of land itself, was one of the ways in which capital, immobilized by investment into real property, could be released. *Medieval Trade and Finance*, pp. 15 f.

Chapter 9

Trading Community and Merchant Corporations

The brisk commercial activity in western India during the post-tenth centuries led to the emergence of a prosperous and powerful class of merchants which, on account of its opulence, tended to dominate the political, social and economic fabric of the region. These merchants attained a status as high as that of brāhmaṇas in learning and politics, and as that of kṣatriyas in war, and figured as the main subjects of the tales, dramas and romances written during this period.[1]

The traditional concept of regular and lawful means of livelihood (*vārttā*) for vaiśyas, consisting of trade (*vāṇijya*), agriculture (*kṛṣi*) and cattle-rearing (*paśupālyam*) continued to linger on during the early medieval period.[2] There was, however, a gradual tendency of identifying vaiśyas with trade (*vāṇijya*). In the seventh century, Hiuen Tsang distinctly mentions vaiśyas as a class of traders and śūdras as cultivators.[3] This tendency became more marked in western India where the Jainas, who formed the bulk of the merchant community, tended to avoid agricultural and artisanal activities because of their belief in the principle of *ahiṁsā* and the fear of causing injury to sentient beings. Jinasena, a Jaina author of the ninth century, tries to distinguish vaiśyas from the rest, and uses the term *vaṇijaḥ* (traders) for them.[4] In the *Kathākośaprakaraṇa* of Jineśvara Sūri (AD 1051), vaiśyas are noted as *vaṇiks,* and described as

[1] The *Jagaḍucarita* of Sarvananda, which deals with the life and activities of a merchant called Jagaḍu, and the *Vastupālacarita* and other texts, which have merchant-minister Vastupāla as their hero, indicate the growing importance of merchant princes *vis-à-vis* the warlords in society.

[2] For the traditional concept of *vārttā* see, *Āpastamba*, II. 5.10.7; *Baudhāyana*, I. 10.18.4; *Nārada*, I. 54. *Gautama* (X. 49), *Manu* (I. 90), and *Yāj* (I. 119) add *kusīda* (money-lending) to the list. *Gautama* (XVII. 7) indicates that traders followed artisanal activities too. Among early medieval texts, see the Gṛhasthakāṇḍa of Lakṣmīdhara's *Kṛtyākalpataru*, *GOS*, Baroda, 1944, section 14; Brahma-parva of *Bhaviṣya Purāṇa*, 2.12.3: also *Parāśara Smṛti*, Ācāra-kāṇḍa, 2. 13.

[3] *YC*, I, p. 168.

[4] *Ādi Purāṇa*, XVI. 244. According to Jinasena, the chief means of livelihood for vaiśyas was to carry on trade by making land and water journeys. Though *Manu* (X. 79–80) assigns the occupation of trade, cattle-rearing and agriculture to vaiśyas, he adds that the most commendable profession for them is of trade. See also *SBE*, XXV, fn. 80.

the "exploiters of farmers".[5] The same text classifies householders (*kuṭumbins*) into six groups on the basis of their socio-economic status, and places big merchants on a pedestal higher than peasants and artisans.[6] According to it, the first two classes comprised *cakravartins* and small kings followed by the intermediary class (*majjhimā*) of *śreṣṭhins, sārthavāhas,* etc., who derived their livelihood from trade, usury, farming, rearing of cows, buffaloes, camels and horses. In the next group (*vimajjhimā* or *vimadhyaṁ*) are placed those people who personally tilled the land, made water channels for the irrigation of fields, grew sugarcane and other crops, and used counterfeit weight and measures in business. Below them were the degraded ones (*ahama*) which included goldsmiths, potters, blacksmiths, washermen, and other craftsmen and artisans and their guilds (*śilpa-karmakāra-samudāya*).

The *Kathākośaprakaraṇa*, thus, suggests that big merchants such as *śreṣṭhi* and *sārthavāha,* though engaged in farming, were well-to-do peasant proprietors, and were distinctly superior, socially as well as economically, to small peasant-cum-traders who possessed insufficient holdings or lived on a dependent tenure. The big merchants, in fact, lived on the exploitation of both peasants and artisans. They had the capital to invest and the means to sell goods far and wide, and thus acted as the chief agents of exchange between producers and consumers. The enormous profit which they earned in the process enhanced their social and economic status.[7] They became the leaders of society and managed to make their way into the fold of the ruling aristocracy.[8]

It may be pointed out that artisans and craftsmen occupied a low status even in earlier ages,[9] but during the eleventh and twelfth centuries we notice increased scorn for the people associated with arts and crafts. Hemādri, a lawgiver of the thirteenth century, includes carpenter, goldsmith, tailor, oilman, ironsmith, etc., in the list of *antyajas* who were considered inferior to śūdras.[10] Alberuni too describes weavers, shoemakers

[5] *KKP*, intro., p. 109. The evidence of Aparārka (twelfth century) suggests that the term *vāṇijya* was chiefly taken to mean trade in grain. Aparārka *On Yāj*, I. 119.

[6] *KKP*, pp. 116–17; text, p. 115.

[7] Hemacandra gives an exaggerated account of some householders (*kuṭumbins*) who had crores of gold "in deposit, in loans, and in business," and possessed numerous herds of cattle. *TSP*, VI, pp. 206, 208, 209.

[8] See *infra*, pp. 233 ff.

[9] See R.S. Sharma, *Śūdras in Ancient India*, pp. 83 ff; R. Fick, *The Social Organization in North-East India in Buddha's Time*, p. 285; V.S. Agrawala, *India as Known to Pāṇini*, p. 78; *Manu*, X. 99.

[10] Cf. *Caturvargga-cintāmaṇi*, Prāyaścitta Khaṇḍa, p. 998; also *HDS*, II, pt. 1, p. 70.

and basket-makers as low castes (*antyajas*).[11] Hemacandra believes that occupations of weavers, tailors, potters, etc. are of little blame, but adds that "artisans and the low castes, living as a result of their own work" are unscrupulous persons "who defraud the good man by false oaths".[12] Jineśvara Sūri, as noted above, puts artisans, craftsmen and their guilds in the category of degraded ones (*ahama*). Medhātithi too betrays a feeling of contempt for all craftsmen, and labels them as persons of "mean nature" who are prone to stray from the path of honesty.[13]

Thus, even when the situation of production seems to have improved with the growth of trade since the eleventh century, the old stigma continued to be attached to the artisans and craftsmen. Many of them, particularly those in the countryside, remained in subjection, and practised arts and crafts for the ones on whom they were dependent. For instance, in the Khārepāṭan plates of the Śilāhāra chieftain Raṭṭarāja (AD 1008), one family each of washermen, potters, gardeners and oilmen are assigned to the service of some Śaiva *ācāryas*.[14] It may, however, be noted that all artisans or craftsmen were not dependent; many of them worked independently also.[15] It were these independent ones who derived benefit of the developing trade and commerce and went up the ladder of social prestige. They made donations to temples, and also occupied high posts in the service of kings in western India. A potter called Āliga, who had helped the king Kumārapāla during latter's adversity, was granted the region of Citrakūṭa (Chittor) containing seven hundred villages.[16] Some chariot-makers (*rathakāras*) living at Sanderaka in Jodhpur state are known to have given a piece of land measuring one *hāela* of *yugaṁdharī* for the Kalyāṇaka festival.[17] The oilmen and their chiefs too made contributions of oil for temple lamps. Some of them like Jāna were rich enough to erect a temple of Śambhū in Rajasthan.[18] In short, the mercantile development in western India provided a new base for class stratification, and the position of certain sections of artisans did improve. But, in general, the big merchants, who were identified with city and city-culture, continued to be considered superior to both peasants and artisans.

[11] *Alberuni's India*, I, p. 101.
[12] *TSP*, II, p. 118; III, p. 156.
[13] *On Manu*, VIII. 65.
[14] *EI*, III, p. 296.
[15] Lakṣmīdhara (Gṛhasthakāṇḍa, p. 380) refers to two types of craftsmen, viz., dependent (*āśrita*) and independent (*anāśrita*).
[16] *PCT*, p. 121; *PCJ*, p. 80.
[17] Sāṇḍerāv stone inscription of AD 1164, *EI*, XI, p. 47.
[18] *EI*, I, pp. 159–60, ll. 11–17; XXIII, p. 140, l. 5; *DHNI*, II, p. 875; *JASB* (NS), X, pp. 241–43.

HETEROGENEOUS CHARACTER OF THE MERCANTILE COMMUNITY

Trade was the chief vocation of vaiśyas, but it was certainly not their monopoly. The pressure of economic circumstances and the urge for economic gains had compelled people from all sections and strata of society to take to trade from earlier times.[19] In fact, the concept of *āpaddharma,* which allowed the people of higher as well as lower *varṇas* to take up trade in times of distress,[20] made mercantile community a class in which the cult of wealth cut across the concept of caste.[21] The statement of Mādhavācārya (AD 1300–80), the commentator of the *Parāśara Smṛti,* that the duties in distress became regular duties in the *kali* age,[22] reflects the trend in the post-tenth centuries when trade was being pursued by all and sundry, not as *āpaddharma* but as a regular means of livelihood.

The legal injunctions against the sale and purchase of certain articles by higher *varṇas*[23] also came to be disregarded. In the Pehoa inscription (ninth century) a brāhmaṇa called Vāmuka is mentioned as dealing in horses,[24] though Manu prohibits the sale of animals by brāhmaṇas.[25] Alberuni refers to brāhmaṇas as trading in cloths and betel-nuts.[26] In the Sīyaḍoṇī inscription (tenth century) we come across a brāhmaṇa named

[19] Bṛhaspati's statement (XIV. 13) that a śūdra partner in business should pay one-sixth of the profit to the king, a vaiśya one-ninth, a kṣatriya one-tenth and a brāhmaṇa one-twentieth indicates that, during the fifth-sixth centuries, trade was being followed by all the *varṇas*. In the early Buddhist texts brāhmaṇas are freely described as following the vocations of tradesmen, agriculturists and craftsmen. See B.C. Law, *India as Described in Early Texts of Buddhism and Jainism*, pp. 151–52; R. Fick, op. cit., pp. 241 ff.

[20] *Manu*, X. 81–100; *Āpastamba*, I. 7.20; *Gautama*, VII. 1–26; *Vasiṣṭha*, II. 22–39; *Yāj*, III. 35–40. Yājñavalkya (I. 120) states that if a śūdra cannot maintain himself by the service of a twice-born, he can become a trader.

[21] Socially, traders belonging to different castes maintained their individual identity by taboos on inter-dining and intermarriage, but economically they formed a casteless community which worked collectively for economic goals. The immunity to brāhmaṇas from taxation is noted in some of our sources, but it seems that this privilege was not extended to those brāhmaṇas who were engaged in trade. See *supra*, pp. 179–80.

[22] Mādhavācārya on *Parāśara Smṛtī*, Ācārakāṇḍa, 2.2, quoted in *SCNI*, p. 10. We are told elsewhere by the same authority (I. 435) that trade and agriculture belonged to all castes. See U.N. Ghosal in *The Delhi Sultanate*, (ed.) R.C. Majumdar, p. 576.

[23] Cf. *Manu*, X. 81–100; *Gautama*, VII. 8 ff; *Āpastamba*, I. 720. 11 ff; *Vasiṣṭha*, II. 24 ff; *Nārada* (*ṛṇadāna*), 61–63; *Yāj*, III. 40–42.

[24] *EI*, I, p. 184.

[25] *Manu*, X. 89.

[26] *Alberuni's India*, II, p. 132. Manu (X. 87) forbids a brāhmaṇa to sell cloth.

Dhamāka who was a betel-seller.[27] Kṣemendra (eleventh century) observes that some brāhmaṇas sold wine, clarified butter, milk, salt, etc.[28] The *Kathākośaprakaraṇa* indicates that there were many brāhmaṇas who worked as petty cultivators.[29] A grant of the time of king Kumārapāla informs us that Rājadeva, Sūradeva and possibly Nagada were brāhmaṇa agriculturists.[30] Thus we notice an increasing number of brāhmaṇas taking up the occupation of vaiśyas. In keeping with these circumstances, the *Mitākṣarā* makes a tenfold gradation of brāhmaṇas, and refers to a category of vaiśya-brāhmaṇas who were devoted to trade, cattle-rearing and cultivation.[31] Medhātithi commenting on Manu indicates that the brāhmaṇas, who indulged in trade not in distress but in ordinary times, assumed the character of a vaiśya after seven nights.[32]

The kṣatriyas, or the *rājaputras* with whom they came to be identified from the seventh-eighth centuries, are rarely referred to in contemporary inscriptions as taking part in mercantile activities.[33] But, as they constituted the landed aristocracy,[34] they must have been trading in the surplus which their land yielded or in the commodities which they collected as tax from peasants. One of the reasons for the silence of our sources on their mercantile activities may be that kṣatriyas, who involved themselves with trade, soon got merged with vaiśyas. For instance, the bulk of the Osvāla merchants were Solanki Rajputs before they adopted Jainism according to the Jain *prabandhas* and *paṭṭāvalīs,* took place in about AD 743.[35] H.D. Sankalia suggests that most of the families belonging

[27] *EI*, I, pp. 173 ff.

[28] *Dasāvatāracarita* (Kavyamala Series, no. 26), p. 160. These goods are not supposed to be traded in by a brāhmaṇa. See *Manu*, X. 88, 92.

[29] *KKP*, intro., p. 120.

[30] *Historical Inscriptions of Gujarat*, III, p. 200. The earlier Dharmaśāstras are not unanimous on the propriety of brāhmaṇas becoming agriculturists. Kane (*HDS*, II, pp. 124 ff) has discussed the conflicting views on the subject.

[31] *Mitākṣarā* of Vijñāneśvara, p. 210. [32] *On Manu*, X. 93.

[33] An inscription (AD 1239) from the Kangara region (*EI*, I, pp. 118 f) mentions two merchants belonging to the *brahmakṣatra* stock and, as B.N.S. Yadava points out (*SCNI*, p. 29, also pp. 91–2, fn. 327), the term *brahmakṣatra* was "mainly applied to those who were first brāhmaṇas and then became kṣatriyas".

[34] The *Aparājitapṛcchā*, which appears to have been composed in western India in the twelfth century, clearly reveals that the *rājaputras* constituted a fairly large section of petty chiefs holding estates, each consisting of one or more villages. *AP*, p. 196.

[35] Cf. *Bom. Gaz*, I, pt. 1, p. 463. According to another tradition, the Osvālas include Rajputs of a large number of tribes such as Cauhānas, Gahalots, Paramāras, etc. Ibid., p. 464. See also *EI*, II, p. 40. According to D.R. Bhandarkar (*EI*, XI. p. 61), it is a "well known fact that many Rajput tribes for avoiding Muhammadan oppression and so forth, became Jainas and merged themselves into the Bania classes".

to the regional subcastes of merchants in western India, such as Porvāḍ, Dharkaṭṭa, Osvāla, Śrīmāla, etc. were originally kṣatriyas who later adopted the profession of *vaṇiks*.[36] Dasharatha Sharma points out that the Osvālas, the Jayaswālas, the Khaṇḍelwālas, the Agrawālas and the Maheśvarīs, the five main divisions of vaiśyas in Rajasthan claim a kṣatriya origin.[37] They ascribe their present position as vaiśyas tc their conversion to the cult of *ahiṁsā* and vegetarianism preached by Jainism. In the *Purātanaprabandhasaṁgraha,* the sons of Lakṣmaṇa, the founder of the kingdom of Nāḍol, from a vaiśya wife are termed as *vaṇik*.[38] They intermarried with other vaiśyas and, as they were in charge of the royal treasury, came to be known as *bhāṇḍāgārikas,* i.e., Bhandaris.[39] The Jalor stone inscription of Sāmantasiṁha (AD 1296) refers to a donor Narapati as *sonī* but mentions his grandfather and great-grandfather as *ṭhākura*.[40] Again, the ministers Vastupāla and Tejaḥpāla are regarded vaiśyas, probably because they were *vaṇiks* by profession, but in the inscriptions their ancestors are called *ṭha* or *ṭhakkura*[41] which is believed to be a "feudal title borne chiefly by the kṣatriyas".[42]

[36] *HGEC*, p. 156, also pp. 140, 143–45.

[37] *RTA*, p. 438.

[38] *PPS*, pp. 101–2; *RTA*, p. 439.

[39] *RTA*, p. 439.

[40] *EI*, XI, p. 61. The term *sonī*, noted in the Ānāvāḍa inscription of AD 1291 (*IA*, XLI, p. 21) suggests that it was used for dealers in gold.

[41] Abu inscriptions, no. 24 and 26–30, *EI,* VIII, pp. 223 ff.

[42] *SCNI,* p. 28. A.M. Sastri (*India as Seen in the Kuṭṭanīmata of Dāmodara Gupta,* pp. 194 f) also believes that *ṭhākura* was a big landlord who commanded much influence in village affairs. According to R.S. Sharma (*IF,* p. 197) *ṭhakkura* was a common feudal epithet which was "applied indiscriminately to officials of different castes and categories." D.C. Sircar (*EI,* XXXI, p. 282, fn. 2; *IEG,* p. 340) believes that it was derived from the Turkish title *te-gin,* and denoted a nobleman or zemindar. M. Habib (*HIED*, II, intro., p. 38) points out that during the early medieval period the word kṣatriya had fallen into disuse, and the term Rajput had not yet become current. Therefore, the Muslim authorities of the thirteenth century "generally refer to the warrior class as *Ṭhakurs*", and divides them in three grades of *rais, ranas* and *ravats*. It may be noted that the term *ṭhākura* or *ṭhakkura* appears in western India from the eighth-ninth century onwards, and is found referred to in the *Samarāiccakahā* of Haribhadra Sūri (ed. Jacobi, intro.). The term became current in following centuries and came to denote chief, warrior, and lord in general. In the *Karpūramañjarī* (III. 8) of Rājaśekhara (tenth century), *ṭhakkura* is used for a chief or king. An inscription of the twelfth century indicates that some *ṭhakkura* chiefs were the vassals of a chief of eighty-four villages, who was a vassal of Mahārāja Rāyapāla, a feudatory of king Kumārapāla of Gujarat. *CPSI,* p. 206. Thus, it seems that the term *ṭhākura* was mainly applied to a class of ruling landed aristocracy. As it was an honorific title indicating dignity and authority, it came to be used not only by kṣatriyas but also by brāhmaṇas, kāyasthas and others who owned land. Sankalia (*HGEC,* p. 151), however, feels that the term *ṭhakkura* may be related to *ṭhakka* meaning a "merchant" who was rich and influential. But in the light of above discussion Sankalia's view does not seem plausible. Besides,

Sūdras, during the early medieval period, were largely peasants, though some of them were also engaged in industrial arts and crafts and other vocations.[43] Since they were the producers, some commercial transaction or exchange, at least at the local level, formed an inherent feature of their profession. Generally śūdra traders served as petty shopkeepers or pedlars.[44] It may be pointed out Kauṭilya permits śūdras to take up trade.[45] Bṛhaspati (*c.* AD 500) too allows them to trade in all articles as one of their normal occupations.[46] Vijñāneśvara, commenting on Yājñavalkya, quotes Devala to show that a śūdra could engage himself in sale and purchase of commodities.[47] Jineśvara Sūri, who seems to include śūdras in the *vimajjhimā* category, suggests that they were petty peasants and cultivators who used false weights and measures in business.[48] Parāśara at one place recommends trade *vāṇijya* for vaiśyas as well as śūdras.[49]

The involvement of śūdras in trade should not necessarily mean a decline in the status of vaiśyas. It, in fact, suggests that, with the growth of trade and commerce, the socio-economic condition of the śūdras became much better.[50] As more and more vaiśyas confined themselves to trade, other vocations such as agriculture, cattle-rearing and handicrafts became the virtual monopoly of śūdras.[51] They were, however, considered different from vaiśyas who continued to exist as a distinctly separate and a higher class. Lakṣmīdhara allows a śūdra to sell all kinds

in an inscription dated AD 1291 from Ānāvāḍa (*IA,* XLI, pp. 20 ff) the term *ṭhakkura* is noted distinctly for a clan of people other than merchants and artisans.

[43] Hiuen Tsang categorically states that śūdras were agriculturists who "toil at cultivating the soil and are industrious at sowing and reaping" (*YC,* I, p. 168). Al Idrisi too describes Shardūya (śūdras) as labourers and agriculturists. *HIED,* I, p. 76. In the *Abhidhānacintāmaṇi* and the *Deśīnāmamālā* of Hemacandra, and the *Vaijayantī* (pp. 136–47) of Yādava Prakāśa, a large number of artisanal activities are associated with śūdras.

[44] In the *Vaijayantī* (p. 136), śūdras are called pedlars and hawkers (*vaivaddhika* and *vārtāhāra*). In the *Abhidhānacintāmaṇi* (II. 28), however, they are mentioned as porters. Some of the śūdras might have become rich enough to undertake long trade journeys, for a śūdra caravan leader (*sārthavāha*) is referred to in the *Kuvalayamālā* (p. 65).

[45] *KA,* I. 3.

[46] Quoted in R.S. Sharma, *Śūdras in Ancient India,* p. 240.

[47] Ācāra-adhyāya, v. 120.

[48] *KKP,* intro., pp. 116–17; text, p. 115.

[49] *Parāśara Smṛti,* Acārakāṇḍa, 2. 13.

[50] Medhātithi recognises the right of a śūdra to private property and to freedom from waiting on higher *varṇas. On Manu,* VIII. 415; X. 129.

[51] *SSD* (ed. D.N. Shukla, p. 30) recommends arts and crafts along with cattle-rearing as the vocations for śūdras.

of goods but forbids a vaiśya to trade in certain articles such as salt, wine, curd, hides, poison, arms, etc.[52] He, thus, appears to suggest that vaiśyas, in keeping up with the characteristics of their higher *varṇa,* should leave the trade of certain "inferior" things to śūdras. The details of town-planning in the texts on architecture, such as the *Samarāṅgaṇa-sūtradhāra* and the *Mānasāra,* also indicate that the position of a vaiśya was distinctly above that of a śūdra. However, as vaiśyas and śūdras were the two classes which were associated with almost all the modes and agencies of production and distribution, some sort of economic contact and assimilation between them was natural. In this context we may note the statement of Alberuni who says, "Between the latter two classes (vaiśyas and śūdras) there is no very distance. Much, however, as these classes differ from each other, they live together in the same towns and villages, mixed together in the same houses and lodgings."[53] It seems that what Alberuni had in mind was the economic rather than social contact between these classes, and his statement may not necessarily reflect the degrading position of vaiśyas *vis-à-vis* śūdras.

In the literature and inscriptions of the Caulukya period, merchants are generally identified by their professions or regions rather than by caste. The *Jaina-pustaka-praśasti saṁgraha* refers to Śrīmāla, Prāgvāṭa, Upakeśa, Pallīvāla, Moḍha, Dharkkaṭa, Nāgara etc. as merchants.[54] These terms refer to the regions to which merchants belonged, and give no indication of their *varṇa*. In some literary records, the merchant-ministers Vastupāla and Tejaḥpāla are called *vaṇiks*, but in epigraphs neither they nor the members of Oisavāla (Osvāla),[55] and Śrīmāla castes are described as vaiśyas or *vaṇiks*. It, thus, suggests that trade in western India was not the preserve of any particular caste, and anybody who had the will, skill and enterprise could follow it, though slowly and gradually those who were engaged in it came to be identified with the *vaṇik* caste.

In short, trade in western India, during the post-tenth centuries, was a very important activity and, in spite of the traditional theory relating to the professions to be adopted by each of the four *varṇas*, it was followed by all the segments of society, whether high or low. The orthodox view that the occupation of other *varṇa* was to be given up as soon as the

[52] Gṛhasthakāṇḍa, p. 258.

[53] *Alberuni's India*, I, p. 101. Brackets are mine.

[54] *JPPS*, intro., p. 19. These regional subcastes are also noted in the Abu inscriptions belonging to the first and second quarters of the thirteenth century. See, *EI* VIII, pp. 205, 208. For functional and professional designations, see, *infra,* pp. 218 f.

[55] *Oiśa* or *osa* is derived from the original Sanskrit word, *upakeśa*. *EI,* II, p. 40.

economic distress was tided over was also not adhered to. In fact, the mercantile development provided a new base for class differentiation and stratification. Although land continued to play an important role in determining one's social status, it was no more the sole means of subsistence. Those who had no land could turn to trade or other activities connected with it and, by dint of wealth earned through personal efforts, they, irrespective of their caste or class, could command respect in society.

CATEGORIES OF TRADERS

Commercial activity required the procurement and disbursement of a large number of commodities, and necessitated the involvement of different types of traders, small as well as big.[56] It has rightly been pointed out that, though the craftsman frequently sold his wares direct to the consumer, the peasants' surplus products were largely in the hands of middlemen, and a class of big merchants, as distinct for small traders and pedlars, existed as long back as the time of the Buddha.[57] The big merchants lived in towns and were assisted by ordinary village merchants in collecting local surplus. In fact, every village or a group of villages, which produced a surplus of any kind, had a village merchant who collected the surplus in exchange for the supply of other necessary articles of local consumption, such as metals, cloth, salt, etc. This surplus was carried to the nearest town by pedlars or roving merchants, and from there it was dispatched to other towns in different parts of the country by caravan merchants, or exported to foreign countries by ṣea traders. The imported merchandise was distributed by the same machinery working in the reverse order.

The *Kathākośaprakaraṇa* (AD 1051) informs us of various types of traders such as the sellers of ghee and oil, vegetables, fruits, curd, cereals, scents and perfumes, jewellery, etc.[58] The *Kīrtikaumudī* refers to curd sellers and their shops in the town of Cambay.[59] Merutuṅga speaks of an ordinary trader who sold gram (*caṇaka-vikraya-kāra*).[60] Hemacandra refers to grain dealers (*kaṇ-ādi-vikretā-vaṇik*) as *peḍaio*.[61] He also refers to jewellers who were called *veḍio*.[62] The wine-sellers, according to the

[56] There is a reference to *pradhāna-vyāpārinaḥ* in the *Kumārasambhava* of Kālīdāsa, VII. 55.
[57] A.L. Basham, *The Wonder That was India*, p. 242.
[58] *KKP*, p. 165.
[59] *KK*, IV. 17.
[60] *PCT*, p. 106; *PCJ*, p. 70.
[61] *DN*, VI. 59.
[62] Ibid., VII. 57

Abhidhānacintāmaṇi, were known by nine names, including *pānavaṇik*.[63] The sea traders were called *sāṁyātrikaḥ* and *potavaṇik*.[64] The gold dealers (*sonī* or *suvarṇavaṇiks*) and the dealers in medicinal herbs (*oṣadhiya* or *auṣadhika*)[65] are also noted in the texts of the period. The *Śiśupālavadha* of Māgha[66] and the *Tilakamañjarī*[67] indicate that private merchants used to accompany the army on march. They were probably the *banjārās* whose job was to arrange civil supplies for the soldiers. The Sīyaḍoṇī inscription (tenth century) suggests that in western India during the regime of the Pratihāras, salt merchants (*nemika-vaṇik*) and oilmen (*tailikas*) formed important sections of the mercantile community.[68] We also find repeated mention of betel-sellers (*tāmbūlikas*) and horse-dealers in the inscriptions of the period. The Veraval image inscription (AD 1246) refers to a *śreṣṭhi* Mūlajoga whose son Jojā was a seller of perfumes.[69] An inscription from Abu (thirteenth century) mentions the term *mudī*[70] which, according to H.D. Sankalia, is no other than the Gujarati word *modī* meaning a grocer.[71]

In the sources of the period, we come across a large number of professional and functional designations of merchants, the most common being *śreṣṭhi, sādhu* and *sārtha* or *sārthavāha*. The *Lekhapaddhati*[72] refers to such terms as *sāhu, sādhu, pāri (pārikh ?)*,[73] *va (vāṇijyaka* or *vāṇijyāraka), p´re (śreṣṭhi), vya (vyavahārika), mahājana,* etc. which were used for merchants and magnates. It also speaks of two other terms, viz., *vahamānaviṇajārā* and *vacchivittaśrā*.[74] According to the editor of the text, the former means a travelling merchant who move with a caravan to sell his goods and the latter implies a foreign merchant or his agent. Most of the terms noted above also appear in various Caulukya inscriptions.[75] The Ānāvāḍa inscription (AD 1291), for example, tells us that gifts to a temple of Kṛṣṇa were made, among others, by *vaṇijyārakas (vanjārās* or roving merchants), *nau-vittakas* (ship-owners), and *mahājanas*

[63] *AC,* III. 564.

[64] Ibid., 539. See also *PCJ,* p. 70. In the *DN* (VII. 78) the term *veḍaio* is used for *vaṇijakaḥ*. Since *beḍa* (ibid., VI. 95) means a ship (*nauh*), *veḍaio* may have been a merchant engaged in shipping.

[65] *Kumārapālacarita,* II. 50.

[66] Hindi Sahitya Academy edn., VS 2009, XII. 26.

[67] *TM,* pp. 68–69.

[68] *EI,* I, no. 21, ll. 27–28, 30–31.

[69] Ibid., III, no. 41, p. 304, l. 3.

[70] Ibid., VIII, p. 212.

[71] *HGEG,* p. 141.

[72] *LP,* pp. 8, 9, 10, 11, 12, 17.

[73] *Pārikh* might have been derived from the Sanskrit *parīkṣaka,* and used in the sense of examiner of coins or, as Bühler suggests (*EI,* I, p. 279, fn. 24), a money-changer.

[74] *LP,* pp. 53, 55.

[75] Cf. *HGEG*, Appendix IV, pp. 205–45.

which, according to the inscription, included *sādhu, śreṣṭhi, sonī, ṭhakkura, kaṁsāras* (braziers), etc.[76] It also refers to a term *pūgī*.[77] Since *pūgī* in Sanskrit means betel-nut, we venture to suggest that the term may have been used in the sense of betel-nut sellers or their group.

The term *sādhu* is found prefixed in its abbreviated form *sā* in the names of merchants.[78] But in some cases the full word *sādhu* is found, the earliest epigraphical evidence being in the Surat plates of Trilocanapāla (AD 1050). It leaves no doubt that *sā* stands for *sādhu*. This record also makes a distinction between *sārtha* and *sādhu*[79], and suggests that the former was a caravan leader, while the latter had a fixed habitation. *Sādhu* was also different from *śreṣṭhi*[80] in the sense that he (*sādhu*) was merely a merchant, while *śreṣṭhi* was more of a money-lender or financier, though gradually both came to acquire the same denotation.

Śre or *śreṣṭhi* is the most widely used term in the Caulukya records.[81] Fiser, who discussed the problem of *seṭṭhis* in the *Jātakas,* is of the opinion that they were rich businessmen who managed the exchange of goods between town and country, and apart from this business they sometimes lent money to others.[82] In other words, the *śreṣṭhis* were probably the wholesale dealers, i.e., a class of middlemen between the producers and the retailers, who also supplied liquid capital on interest to needy merchants and farmers. Their influence was, thus, not confined to the four walls of cities, and was felt even in the rural world. The big and rich merchants who, according to Al Idrisi[83] and Ibn Battuta,[84] purchased the entire cargo of a ship in single deal, probably belonged to this class of traders.

To carry on commercial transactions, they appointed a number of

[76] *IA,* XLI, p. 21, ll. 12–19.

[77] Ibid., l. 18.

[78] Literally, the term *sādhu* means pure and virtuous. It became one of the titles of those merchants who joined the reforming sects led by the *sādhus,* particularly the Jainas.

[79] *IA,* XII, p. 203, ll. 12–13.

[80] The Ānāvāḍa inscription (*IA,* XLI, p. 21) mentions both *sādhu* as well as *śreṣṭhi,* and distinguishes them from the *vaṇijyārakas*. In this inscription, there are more than twenty references to *sādhu* or *sāhu*.

[81] Most of the names in Jaina inscriptions from Abu bear this title. *EI,* VIII, pp. 220–21. The Ānāvāḍa inscription refers roughly to ten *śreṣṭhis*. *IA*, XLI, p. 21, ll, 12–19.

[82] Ivo Fiser, "The Problems of the Seṭṭhis in Buddhist Jātakas", *Archiv Orientalini,* XXII, pp. 238–65. Fiser believes that originally *seṭṭhis* or *śreṣṭhis* lived in the countryside, but later with the development of trade and commerce, city became the chief centre of their activities. Ibid.

[83] *Al Idrisi,* no. 6, p. 41.

[84] *RIB,* p. 193.

retailers or agents,[85] probably on a commission basis, and collected a huge profit on the total sale proceeds.[86] The *Upamitibhavaprapañca-kathā* refers to a merchant Dhanaśekhara who appointed different types of traders,[87] obviously with a view to sell his goods in retail. The merchant prince Jagaḍu is known to have carried on trade with Persia with the help of an Indian agent at Hormuz.[88] Similarly, Wasa Abhira, a rich Hindu merchant of Nahrwāla (Aṇahilavāḍa), carried on flourishing trade though his agents at Ghazni.[89] The *Deśīnāmamālā* suggests that big merchants appointed number of assistants or agents, such as *ṇeṣatthi* or *vaṇiksaciva, meḍho* or *vaṇiksahāya, vāḍhī* or a helper.[90]

The *sārthavāha* was a general name for a merchant (*vaṇik*),[91] but in the specific sense it referred to a caravan leader under whose leadership and guidance the merchants of a town gathered and carried their goods to distant centres of trade. He was supposed to be a highly capable person knowing not only the routes but also the rules and regulations of sale and purchase in different states. Kṣīrasvāmin, commenting on *Amarakośa*, points out that *sārthvāha* was "the leader of the travelling merchants who invested their own capital".[92] In this sense, *sārthavāha* was more of a guide or pilot to inland traders than a trader himself. Sometimes a rich and courageous merchant with sufficient resources came forward to lead a caravan, and attracted other traders to join him by promising them protection and facilities of food, vehicles, etc., on the way.[93] It may be pointed out that there is no reference to a caravan journey from a village. It, thus, indicates that all caravans started generally

[85] The *Cullaka-Seṭṭhi Jātaka* shows that the *seṭṭhis* used to make wholesale purchases only to sell them off in part to various small traders. Cf. *The Jātakas* (tr. R. Chalmer, ed. E.B. Cowell), I, pp. 19–20.

[86] Kauṭilya (*KA*, III, XII. 179) referring to laws and regulations of the retail trade says, "Retail dealers, selling the merchandise of others . . . should handover to the wholesale dealers as much of the sale proceeds and profits as is realised by them. . . ." This law seems to have continued to be observed during the eleventh-thirteenth centuries.

[87] *Upamiti*, p. 860.

[88] *CG*, p. 267.

[89] *HIED*, II, p. 200.

[90] *DN*, IV. 44; VI. 138; VII. 53. The *Divyāvadāna* indicates that big merchants employed brokers or agents (*avacārakāḥ puruṣaḥ*) to keep abreast of the prices and the kinds of goods available in the market. See *ATTR*, p. 148.

[91] *AC*, III. 531.

[92] *Amarakośa*, III. 9. 78 ("*sārthān sadhanān pānthān vahati sārthavāhaḥ*"). *Sārthavāha* is used in a similar sense in the *Yaśastilakacampū* (Uttarakhaṇḍa, NSP, p. 345). Technically speaking, *sārtha* meant a mobile corporation or association formed by travelling merchants to meet the hazards of the highways. This association was of a temporary nature, and ended at the end of each venture.

[93] See the story of caravan leader Dhana, *TSP*, I, pp. 7 ff.

from the cities where goods had already been brought from the countryside by local merchants.

The *sārthavāhas*, who courted miseries and misfortunes during the course of their journeys, were moved not by the spirit of adventure but by the love of gain. They sold their merchandise at a high rate of profit and, thus, earned enormous riches to occupy an influential position in society. The *Pariśiṣṭaparvan* refers to a *sārthavāha*, Rāmasamṛddha, who became wealthy by a sudden influx of riches.[94] In the *Triṣaṣtiśalākāpuruṣacarita*, there is a reference to a very rich Anaṅgadeva, the son of a caravan leader, Samudrapāla, who used to give alms to beggars and was praised by the bards.[95] Again, the same text refers to a wealthy caravan leader, Vasanta, who pleased a king with presents, and the king, as a token of gratitude, bestowed upon him the kingdom of Tāpasapura(?) and placed him in the rank of a vassal.[96]

The aboriginal tribes such as the Kirātas, the Bhīllas, the Pulindas, the Ābhīras, etc., too formed an integral part of the commercial network. The commentary on the *Dharmabindu* of Haribhadra Sūri as well as some other Jaina texts such as the *Āvaśyakacūrṇi* (seventh century) indicate that merchants used to advance money to the Pulindas for bringing ivory (*danta-vāṇijya*).[97] Referring to Sānudāsa's desire to earn money, the *Bṛhadkathāślokasaṅgraha* tells us about his travels through a narrow track with deep ravines on both sides where merchants lit a fire. Seeing the smoke, the Kirātas assembled from all sides and exchanged their goods including saffron, sugar, rice, oil, etc. with those of the merchants.[98] These references belong to earlier periods, but the involvement of aborigines in trade during the post-tenth centuries cannot be doubted. This is because a large number of commodities which had wide market, such as honey, lac, saffron, camphor, sandalwood, bamboos, medicinal herbs etc. were generally found in forests accessible to the aborigines.

In short, commercial activity in western India during the eleventh-thirteenth centuries involved a variety of traders at various stages. The two most important pillars of this activity, however, were the *śreṣṭhi* and the *sārthavāha*. The former collected local goods and also supplied liquid capital on interest to needy merchants, while the latter maintained commercial exchange with different and distant centres of trade

[94] *PP*, I. vv. 425–26. There is also a reference to a *sārthapati* of Tāmralipti. Ibid., II. vv. 314–15.

[95] *TSP*, V, p. 30.

[96] Ibid., p. 131.

[97] *Āvaśyakacūrṇi*, p. 829; see also *RTA*, p. 493.

[98] pp. 450–61; see also *ATTR*, pp. 136–37.

by carrying goods to and fro. On account of the wealth acquired through trade and commerce, they gained prominence in society, and played an important role in local administration. The Ānāvāḍa inscription (AD 1291), for example, reveals that *śreṣṭhis* and *vaṇijyārakas* (travelling merchants) along with *purohitas* and *ṭhakuras* took part in the deliberations of a town council (*panch-mukha-nagara*).[99] In the *Nirvāṇa Lilāvatī Kathā*, Jineśvara Sūri (eleventh century) weaves a plot around five friends, viz., king Vijayasena, his minister, a *purohita, śreṣṭhi* Purandara and *sārtha* Dhana.[100] It indicates the high position which rich merchants occupied in contemporary social life.

PROFESSIONAL EDUCATION AND ETHICS

The success of a trader depended largely upon his commercial acumen and education. Medhātithi advises that a vaiśya should know not only the time and the place where a certain thing fetches a profit higher than elsewhere, but also the variations in the price of metals, weights and measures prevalent in different regions, the excellence and defects of commodities with regard to their storing capacity and the manner of storing them, the nature of the people of different countries and the advantages as well as the disadvantages of trading with them, the rate of wages for slaves and attendants, and the languages of Mālava, Magadha, Drāviḍa and other countries.[101] The term *bhāṣājña-sañjñakaḥ* used for a vaiśya in the *Kathāsaritsāgara*[102] indicates that the wandering merchants learnt various languages in the interest of their activities. The Venetian traveller Marco Polo, talking about the training of merchants' sons in south-west India, points out that male children, after having attained the age of thirteen were dismissed from their home with a small sum of money with which they carried on buying and selling, and gradually became "trained to be very dexterous and keen traders."[103] The

[99] *IA,* XLI, pp. 20–21. A number of documents of the Gupta age refer to *śreṣṭhis* and *sārthavāhas* as important members of the boards which assisted provincial governors and district officers in administration. Cf. D.C. Sircar, *Select Inscriptions,* I, pp. 283 ff, 324 ff, 328 ff, 355, 357. See also *Bhāratīya Vidyā,* X, 1949, pp. 280 ff.

[100] Cf. *KKP*, intro., pp. 71 f.

[101] *On Manu,* IX. 329–32. The *Varṇaratnākara* of Kavi Śekharācārya (ed. S.K. Chatterji and B. Misra, Asiatic Society of Bengal, 1940, intro., pp. xxxi, xxxiv, quoted in *SCNI,* p. 402) also reveals that a merchant was expected to acquire the knowledge of various kinds of metals, gems, cloths, spices, perfumes, etc. He was also supposed to be well versed in different techniques of commercial transactions.

[102] *KSS,* IX. 102.

[103] *MP,* II, pp. 344 f.

Prabandhacintāmaṇi tells us of one Ābhaḍa, a poor son of a merchant, who lived in Paṭṭana and possessed a keen knowledge of jewels. He once noticed a gem threaded along with ordinary beads round the neck of a goat. He purchased the goat and sold the gem off to a king. With the help of the money received, he bought sacks of madder for sale. He soon became the principal man of the town, and was honoured by the king Siddharāja.[104]

Merchants generally gained commercial knowledge through their association with friends and family members, but sometimes teachers were also appointed to train the young ones in all types of arts and sciences connected with their commercial activities. The *Śṛṅgāramañjarīkathā* of Bhojadeva refers to one Ratnadeva, son of a *vaṇik,* who after having been sent to a teacher by his father, attained distinction in the art of commerce, the methods of handling horses and horse vehicles, the training and care of elephants, the secrets of gambling, the science of harlotry, and the arts of painting, cutting leaves, binding books etc.[105] Jineśvara Sūri talks of a merchant who persuaded his son to give up unproductive and uneconomical activities of dance and drama, and got him trained in metallurgy and alchemy.[106] For imparting instructions to the children of a wealthy Moḍha bania family, one Rājakīrtimiśra is known to have copied a manuscript of the *Gaṇitasāra* at Aṇahilavāḍa.[107] The *Prabhāvakacarita* (AD 1277) refers to a rich merchant Lakṣmīpati of Dhārā, who used to write the accounts of his daily sale and purchase on a piece of wall.[108] Kalhaṇa refers to the training of clerks as well as merchants under a teacher.[109] The reference to merchants' assistants such as *ṇeṣatthi, meḍho, vādhī,* etc. in the *Deśīnāmamālā*[110] indicates that some rich merchants hired the services of educated persons to assist them in their commercial activities. These assistants must have also helped their masters in writing legal documents concerning sale, purchase, mortgage, bills of exchange, etc., which, as it appears from the *Lekhapaddhati,* formed an integral part of trade and commerce during the post-tenth centuries.[111]

The evidence of Hemacandra reveals the existence of *vidyāmaṭhas* in Gujarat.[112] The *Gaṇadharasārdhaśataka* (VS 1295/AD 1238) refers to a Jaina *maṭha* where sons of laymen and even orphans received education.[113]

[104] *PCT,* pp. 104–5; *PCJ,* pp. 69–70.
[105] *SMK*, pp. 56 ff; intro., p. 83.
[106] *KKP*, pp. 172–73; intro., pp. 123–24.
[107] Cf. *JNSI*, VIII, 1946, pp. 138 ff.
[108] *KKP*, intro., pp. 22–23.
[109] *RT*, II, no. 131, p. 12.
[110] *DN,* IV. 44; VI. 138; VII. 53.
[111] See *supra*, chap. 8.
[112] R.C. Parikh, intro., to the *Kāvyānuśāsana*, II, pt. 1, pp. ccxl-ccxli.
[113] *Apabhraṁśakāvyatrayī*, intro., p. 15.

The rich libraries of Paṭṭana, Cambay and Jaisalmer[114] stand as visible monuments of the new spirit of education which was encouraged by the rich merchants such as Vastupāla and Tejaḥpāla.

A large number of traders in western India during the eleventh-thirteenth centuries were Jainas. They were exhorted by their teachers and preachers to follow truthful and peaceful means of earning wealth. Jineśvara Sūri (eleventh century), in his *Ṣaṭsthānakaprakaraṇa,* dilates upon the code of conduct which a merchant was expected to follow.[115] He advises that a merchant should neither weigh less nor charge more.[116] He should deliver the goods of the same quality as seen and approved by the customer, and should never indulge in adulteration. Jineśvara Sūri, suggests that a merchant should not hoard grain as it could be destroyed by worms, but may store such goods as cotton, yarn, cloths, coral, pearls, madder, arecanuts, etc. which could be kept in godowns for a long period without the fear of physical loss.[117] Since a king could be of great service or disservice to merchants, he advises that a merchant should call on the king frequently and flatter him by reciting his good qualities; a merchant should never refute him or keep the company of his opponents.[118] To the money-lenders he advises that a loan should never be advanced for the sake of greed, and that the creditor must not use the pledged items such as carriages, bullocks, etc. for his personal benefit without making a payment.[119] He adds that if a wicked debtor refuses to return the loan or turns violent, the creditor should be prepared to forego his money rather than fight with him.[120] Hemacandra also advises merchants to remain calm and peaceful in provocative circumstances, and points out that "heroism must not be shown by a merchant, even though he is heroic."[121] Since peace is essential for the promotion of commercial activity, merchants at large were advised to avoid all strife, strain and provocation in the interest of their profession.[122]

Since *ahiṁsā* was the cardinal principle of Jainism, agriculture and the trades which resulted in the death of living beings were forbidden for Jaina traders. In the *Triṣaṣṭiśalākāpuruṣacarita,* a ploughman is told, "What happiness or what good deeds of yours can there be when you

[114] Cf. *JPPS*, pp. 3, 4, 5, 13,15,19.
[115] *KKP*, intro., pp. 51 ff.
[116] Ibid., p. 51.
[117] Ibid.
[118] Ibid., p. 53.
[119] Ibid., p. 52.
[120] Ibid., p. 53.
[121] *TSP*, I, p. 88.
[122] It may, however, be wrong to suggest that Jainism, or for that matter Buddhism, was in any way responsible for undermining the martial spirit of Indians, for Vastupāla and Tejaḥpāla and many other Jaina merchants of the period were also great warriors. See *infra*, pp. 234 f.

live by a cruel means of livelihood? This work of yours, Sir, marked by destruction of life, causes pain not only here (in this life) but leads to pain in other births also. . ."[123] Two edicts belonging to the reign of Kumārapāla[124] enumerate the punishments to be awarded to the *mahājanas, tāmbūlikas*[125] potters[126] and others for the slaughter of animals on certain days of a month in the Marwar region. These edicts were caused to be promulgated by Pūtiga and Sāliga, the sons of a *śrāvaka* Śubhaṅkara of the Prāgvāṭa *vaṁśa* of Nāḍol. It seems that the promulgators were important merchants of the region, who exerted their influence on the local feudal lords to issue these edicts. The commentary on the *Dharmabindu* of Haribhadra Sūri as well as some other Jaina texts forbid merchants to follow such professions as *lākṣāvāṇijya* (trading in lac), *rasavāṇijya* (trading in liquor), *viṣavāṇijya* (trading in poison), *sphoṭīkarma* (digging and hoeing for cultivation), *vanakarma* (buying forests to cut and sell their wood), *aṅgārakarma* (preparing charcoal), *śakṭīkarma* (plying carts and other vehicles on hire), *nirlāñchanakarma* (castrating bullocks),[127] etc.

However, it is doubtful whether the Jaina merchants really followed the advice of their preceptors. Besides, there were many non-Jaina traders who had no inhibitions in carrying on trade in the commodities prohibited by the Jaina texts. The *Upamitibhavaprapañcakathā* reveals that traders resorted to all sorts of fair and foul means to earn wealth.[128] We are told that Dhanaśekhara, a poor merchant of Ānandapura, goaded by materialistic spirit, started his business with a shop where he sold grain, oil, cotton, lac, gum, etc. Not satisfied with his earnings, he bought camels and mules, and sent them out with loads of goods. He also obtained from the king a permit (*hastādeśa*) for importing and exporting commodities and appointed a number of traders, probably to look after the retail trade. Still dissatisfied, he resorted to traffic in prostitutes,[129] and traded in *rasa,* (wine, honey, etc.) and ivory.

The character and conduct of traders in western India generally receive high acclaim from foreign travellers. Al Idrisi tells us that a large number of Muslim merchants visited Nahrwāra (Aṇahilavāḍa) because the people of the town were "noteworthy for the excellence of their

[123] *TSP*, VI, p. 229.

[124] Kirāḍu stone inscription of Alhaṇadeva of AD 1153, *EI*, XI, no. 12, pp. 43 ff; *CPSI*, pp. 172 ff; Ratanpur stone inscription, *CPSI*, pp. 205 ff.

[125] *EI*, XI, p. 45, ll. 7–8.

[126] *CPSI*, p. 207, vv. 9–10.

[127] Cf. *RTA*, pp. 493–94.

[128] *Upamiti*, pp. 867–68.

[129] *vihitādhanopārjana gaṇikāḥ*, ibid.

justice, for keeping up thier contracts, and for the beauty of their character," and adds that the people of the region practised truth and abhorred falsehood.[130] Marco Polo bestows yet more generous praise on the merchants of Lāṭa, whom by a curious mistake he calls Abraiaman or brāhmaṇas. He says, "you must know that these Abraiaman are the best merchants in the world, and the most truthful, for they would not tell a lie for anything on earth," and "if a foreign merchant who does not know the ways of the country applies to them and entrusts his goods to them, they will take charge of these, and sell them in the most loyal manner, seeking zealously the profit of the foreigner and asking no commission except what he pleases to bestow."[131] These observations of the foreign travellers may reflect the general ethos of the mercantile community in western India.

There are, however, many references in the contemporary texts to the dishonest and unscrupulous dealings of merchants.[132] In fact, it seems to have been generally believed that "a merchant does not give up his art of deception even when he is on the verge of death."[133] Hemacandra states that rarely does one find "a merchant who is not deceitful".[134] He recounts the story of two greedy merchant-friends who "wandered through villages, mines, cities, capital villages et cetera" deceiving "the people with false weights, false measures, false coins, and false descriptions of articles".[135] Jineśvara Sūri places petty traders in the *vimajjhimā* category and accuses them of using false weights and measures in business.[136] In strong contrast to the charitable activities of the merchant Jagaḍu of Gujarat, who freely distributed his stored grain to the afflicted people during a famine,[137] the Kashmiri author Kṣemendra refers to a typically avaricious merchant who used to feel overjoyed at the approach of a famine or some other calamity because he could expect good money on his hoarded foodgrains.[138]

[130] *Al Idrisi*, nos. 16–18, p. 60; *HIED*, I, p. 88.

[131] *MP*, II, p. 363. The term Abraiaman seems to refer to the Jainas, for elsewhere (ibid., p. 366) he points out that "they would not kill an animal on any account, not even a fly, of a flea, or a louse, or anything in fact that has life; for they say these have all souls, and it will be sin to do so."

[132] Cf. *RT*, VIII. 128, 131, 133, 706–10; *Samayamātṛkā*, V, vv. 53–58.

[133] *YTC*, III. 175; see also K.K. Handiqui, *Yaśastilaka and Indian Culture*, p. 63.

[134] *TSP*, I, p. 67; also III, p. 155.

[135] Ibid., III, pp. 280 f. These merchants appear to have been the pedlars.

[136] *KKP*, intro., p. 117; text, p. 115.

[137] *Jaguḍucarita*, VI. 71–90.

[138] *Deśopadeśa*, II. 33 f.

MERCHANT CORPORATIONS

Merchants derived power and prestige not only from wealth but also from the guilds or autonomous corporations which they formed to protect their interests. These corporations, organized on a formal basis framed their own rules of membership and professional conduct which even the kings were supposed to accept and respect.[139] The guild-chief performed, *de facto,* the functions of a communal magistrate in deciding the sale, purchase and other economic affairs of the members, and enjoyed considerable influence in royal courts. He dealt directly with the king or the tax-collectors, and settled the market tolls after having agreed to pay, on behalf of his fellow merchants, a fixed sum of money.[140] The guild merchants also acted as custodians of religious interests. They undertook the task of building temples, and made donations by levying a corporate tax on their members. The corporate activity, thus, enabled big merchants to consolidate their power, paralleled only by that of feudatories.

In the digests and commentaries of the period we come across various terms such as *śreṇi, pūga, vrāta, naigama* and *saṁgha* to denote one or the other type of a corporate body. Hemacandra tells us that a group or corporation was known by as many as thirty-five names including *saṁghāta, samūha, samudāya, vrāta, maṇḍalam* and *gaṇa,* and adds that a group of "human beings" was known as *saṁgha* or *sārtha.*[141] As true nature and character of the corporations noted above may have varied from place to place and also from time to time, they have led to different interpretations by legal authors and commentators. There is however, no doubt that, during the early medieval period, there existed a large number of guilds of both traders and artisans[142] who were united in the

[139] *Nārada*, X. 2–6; *Bṛh*, XVII, 18; *Kātyāyana*, 49–50.

[140] *Medhā on Manu*, VIII. 41.

[141] *AC*, VI. 4748.

[142] See Kaman stone inscription (AD 786–905) from Bharatpur state (*EI*, XIV, p. 335, ll. 16, 17, 18); the Vaillabhaṭṭasvāmin temple inscription of AD 876 from Gwalior (*EI*, I, p. 160, ll. 16, 19); the Pehoa inscription of AD 882–83 from Karnal (ibid., pp. 186 ff); the Sīyaḍoṇī stone inscription of AD 903–60 (ibid., pp. 173 ff, ll. 9, 10, 26. 31). It may be pointed out that artisans acted as merchants too. We must, however, distinguish between dependent and independent artisans, described as *āśrita* and *anāśrita* by Lakṣmīdhara (Gṛahasthakāṇḍa, p. 380). As we have already noted, the dependent ones worked for feudal lords or some other agency and had, therefore, no scope for trade; the *anāśrita* ones, however, could indulge in trade and form guilds. D.D. Kosambi seems to be right in pointing out (*JESHO*, II, p. 282) that there was a gradual "predominance of merchant guilds controlled bv rich families over the older type of workers' *sreni*".

interest of their common profession.[143]

The term *śreṇi* is explained by the *Vīramitrodaya* and the *Mitākṣarā* as a corporate body of those "who follow one occupation but belong to different castes."[144] The *Mitākṣarā* cites examples of such *śreṇis* as those of horse-dealers, betel-sellers, weavers and leather workers, while the *Vīramitrodya* refers to the organisation of merchants (*vaṇigādisamūha*) as *śreṇi*.[145] Similarly, Medhātithi explains *śreṇi* as a group of "people following a common profession" such as that of "tradesmen, artisans, money-lenders, coach-drivers and so forth".[146] According to Hemacandra, however, *śreṇi* was a group (*gaṇa*) of artisans exclusively.[147] Elsewhere he refers to the traditional view of eighteen types of guilds (*śreṇis*) but does not specify them.[148] However, another Jaina text, *Jambūdvīpaprajñāpati*, tells us that the eighteen guilds included those of weavers, potters, goldsmiths, betel-sellers, braziers, tailors, oil pressers etc.[149] Jineśvara Sūri too suggests that the persons who formed *śreṇis* (*seṇigayā*) were goldsmiths, blacksmiths, potters, washermen, and other artisans and craftsmen (*śilpakarmakārasamudāya*).[150] Thus, it seems that in western India during the eleventh-thirteenth centuries the term *śreṇi* was used chiefly in the sense of a group of artisans and craftsmen.

The term *pūga* is not mentioned in the *Abhidhānacintāmaṇi*, but is used for an association or a corporation of merchants in the *Vīramitrodaya*[151] and the *Kātyāyana*.[152] According to the *Mitākṣarā*, it was an assembly of persons "of different castes and different occupations but dwelling at one place as, for instance, a village or city".[153] The exact nature and composition of the group called *vrāta*[154] is not clear. Jaimal Rai is of the view that it was originally an association of uncivilized

[143] Jaimal Rai vehemently opposes the view of connecting guilds with the system of caste, and feels that "guilds were, in fact, the most potent factor in destroying the edifice of the caste system". *The Rural-Urban Economy and Social Changes in Ancient India* (*300 BC to 600 AD*), pp. 268 ff.

[144] *On Yāj*, II. 30.

[145] Ibid., I. 361.

[146] *On Manu*, VIII. 41; see also VIII. 2. ("*śreṇayaḥ samāna vyavahāra jivino vaṇik prabhṛtayaḥ*").

[147] *AC*, III. 563.

[148] *TSP*, I, p. 258; III, p. 316. See also *Padmānandamahākāvya*, XVI. 193.

[149] See *TSP*, I, pp. 258 f, fn. 315.

[150] *KKP*, pp. 116–17; text, p. 115.

[151] *On Yāj*, II. 30.

[152] *Kātyāyana*, 679 (*vaṇijādināma pūgaḥ*). The Ānāvāḍa inscription (*IA*, XLI, p. 21, l. 18) refers to a term *pūgī* which might be related to *pūga*.

[153] *On Yāj*, II. 30.

[154] The term *vrāta* is used in the *Ṛgveda* in the sense of a fighting band. *Ṛgveda*, III. 26.2; V. 53.11.

persons who lived by violence or physical labour but later "under the impact of mercantile and industrial economy" they "turned to trade and industry, retaining nevertheless their old name".[155] In the *Abhidhāna-cintāmaṇi*, a group of persons who earned their livelihood by physical labour is called *vrātīnaḥ*.[156] Thus, *vrāta* was probably an association of porters and the like.

The term *naigama* is explained by the commentators on legal texts as an association of caravan merchants (*sārthavāhādisamūha*) of "different castes who travel together for the purpose of carrying on trade with other countries".[157] In the *Moharājaparājaya*, we are told that the merchant Kubera of Aṇahilavāḍa went out to trade, after having deposited his property with the important *naigamas* of the town (*mahattara naigameṣu nagaram*).[158] It suggests that *naigama* was a corporate body formed by the town merchants engaged in foreign trade. Hemacandra, however, does not mention *naigama* as a group but holds it synonymous with *vaṇik*.[159]

The corporation of merchants was also known as *saṁgha*. Commenting upon the term *deśasaṁgha* in the *Manusmṛti*, Medhātithi points out that it was "a combination formed by persons professing the same faith or path, even though inhabiting different countries and belonging to different castes," for instance, the confederation of traders (*vaṇijam*), the confederation of mendicants, etc.[160] It seems that the term *deśī*, which is used in some inscriptions of the period for inter-state traders,[161] was the distorted form of *deśasaṁgha*. Another term for an association of merchants was *maṇḍalam*[162] or *maṁḍalika*.[163] The Arthuna inscription reveals that each *maṁḍalika* or traders' association[164] was to pay a monthly tax of one *dramma* in favour of a temple.

In short, the legal commentators by way of explanation disclose the existence of a large number of guilds or corporations. For instance,

[155] Jaimal Rai, op. cit., p. 256.

[156] *AC*, III. 144.

[157] *Aparārka on Yāj*, p. 796; see also *Viśvarūpa* on *Yāj*, II. 192.

[158] *MPY*, p. 61.

[159] *AC*, III. 531; see also ibid., VI. 47–48.

[160] *On Manu*, VIII. 219.

[161] See *supra*, pp. 41–42. See also Pehoa inscription (late ninth century), *EI*, I, pp. 184 ff; the Karitalai stone inscription of the Cedi king Lakṣmaṇarāja (tenth century), *EI*, II, no. 13, ll. 22–23; the Harṣa stone inscription (AD 973), *EI*, II, no. 8, l. 38; the Nāḍlāi inscription (AD 1145), *EI*, XI, pp. 42–43.

[162] *AC*, VI. 47.

[163] The Arthuna inscription (AD 1079), *EI*, XIV. p. 302, v. 77.

[164] *vaṇigamaṁḍalikām*, ibid.

Medhātithi mentions the guilds of tradesmen (*vaṇiks*), artisans, money-lenders, coach-drivers etc.[165], while the *Mitākṣarā* refers to those of horse-dealers, betel-sellers, weavers and leather workers.[166] Their evidence is supported by the epigraphic records which, while referring to pious grants made to religious institutions, indicate the corporate activities of merchants and artisans. For example, the Harṣa stone inscription (AD 977) from Sikar in Rajasthan refers to the corporations of horse-dealers and salt-merchants,[167] the Kirāḍu stone inscription (AD 1153) and the Ratanpura stone inscription from Marwar to those of *mahājanas* (bankers?), betel-sellers and potters,[168] the Ānāvāḍa stone inscription from Patan to those of travelling merchants, ship-owners, and braziers.[169] The Arthuna inscription (AD 1080) from Banswara,[170] the Ṭimbāṇaka grant (AD 1207) from Kathiawar,[171] and the Cambay inscription (AD 1295)[172] too indicate the existence of traders' guilds in those regions. The reference to the *śreṇikaraṇa* in the *Lekhapaddhati*[173] suggests that there was a separate department to look after the *śreṇis* and other corporations during the Caulukya period.

We do not possess adequate information on the exact nature and function of merchants' corporations during the post-tenth centuries, but the legal digests and commentaries of the period[174] indicate that guilds continued to enjoy the privilege of regulating their activities by making their own laws. Medhātithi, commenting upon guild laws (*śreṇī-dharma*), points out that certain principal tradesmen (*vaṇiṅmahattara*) used to approach the king, and offer to pay him the royal tax fixed upon verbally. After the king agreed to it, they joined together and laid down among themselves certain rules such as the time and place of the sale of a particular commodity, and the rate of tax to be collected from each for making payment to the king or for arranging religious festivals. If anyone transgressed those rules, he was punished for acting against the guild laws.[175] The king was also expected to honour the commerce conventions

[165] *On Manu*, VIII. 41; also VIII. 219.

[166] *On Yāj*, II. 30.

[167] *EI*, II, no. 8, p. 124, l. 38. The term *samasta bhammaha deśya*, which has been used in connection with the grant of one *viṁsopaka* on every *kūṭaka* of salt, probably refers to a corporation of salt-merchants.

[168] *CPSI*, pp. 172 ff, 207 ff. See also *EI*, XI, no. 12, p. 45, ll. 7, 8.

[169] *IA*, XLI, no. 21.

[170] *EI*, XIV, no. 21, p. 302, l. 49.

[171] *IA*, XI, pp. 337 ff.

[172] *CPSI*, pp. 227 ff.

[173] *LP*, p. 1.

[174] *SC*, III, pp. 520–33. Aparārka and Vijñāneśvara *On Yāj*, II. 185–92.

[175] *On Manu*, VIII. 41. *Kātyāyana* (v. 668) too advises that members belonging to a group (*samūha*) should perform all their acts in accordance with the rules of their groups.

of the guilds.[176] He could intervene only when guild rules were found either contrary to the sacred law of the land or prejudicial to the interests of others. Bṛhaspati provides, "whatever is done by those (heads of an association), whether harsh or kind towards other people, must be approved of by the king as well, for they are declared to be the appointed managers (of affairs)".[177] He also suggests that a king should decide a case in accordance with local custom, logic, and "the opinion of the traders" living in that town.[178] Thus, it seems that conventions of the corporate bodies possessed the sanctity of law. It must have been more so in the region of western India where traders formed an important section of society.[179]

The corporate bodies were also invested with the power to decide law suits amongst their members. Aparārka following Bṛhaspati establishes the power of the head of a guild to reprimand, condemn and even excommunicate wrong doers.[180] The *Smṛticandrikā* lays down that a corporation (*samūha*) should constitute a board of two, three or five superintendents (*kāryacintakas*) to decide cases among themselves.[181] It further states that a king should punish the insolent chiefs (*mukhyas*) of the corporations, but if the *samūha* is at all competent to do so, it alone should exercise this authority to punish the chief.[182] It follows from Medhātithi that the members of traders' guilds and also those of the other guilds generally felt shy of "any matter relating to themselves going before the king, as that would lend the king's officers an opportunity for interfering" in the work of their guilds; hence they always took from the parties concerned sufficient security against their deviating from the decision arrived at, before they proceeded to investigate a dispute.[183]

[176] *Kātyāyana*, 49–50.

[177] *Bṛh*, XVII. 17–18.

[178] Ibid., II. 26.

[179] The influence which associations of merchants could exert upon the king is vividly reflected in a trade charter of AD 592 from western India. (*EI*, XXX, 1957, pp. 163–81; *JESHO*, II, 1959, pp. 285–89. See also *IF*, pp. 69–71). It refers to a wide range of concessions and immunities which the local community of merchants obtained from the king Viṣṇuṣeṇa free and fearless transaction of their business. Though we do not come across a similar type of charter from the domain of the Caulukyas, there is no reason to disbelieve that guild merchants continued to enjoy well-established rights and privileges during the post-tenth centuries.

[180] p. 794.

[181] III, pp. 526 ff.

[182] Ibid., pp. 530 ff.

[183] *On Manu*, VIII. 2.

The foregoing discussion is a clear index to the strong position occupied by guilds and guild-chiefs.[184] Kātyāyana suggests that the constituents of a court should include incorruptible assessors (*sabhyas*), wise brāhmaṇas, and those merchants (*vaṇiks*) who form a group.[185] It is significant that apart from respectability of family and good character, wealth came to be regarded as one of the qualifications for being a member of the court. Thus, merchants emerged as a potent factor in local administration. The Ānavāḍa inscription from Patan reveals that the travelling merchants (*vaṇijyārakas*), the ship-owners (*nau-vittakas*) and the *mahājanas* including gold dealers, braziers and a number of merchants with the title *śreṣṭhi* and *sādhu*, formed, along with the *pañcakula* and the *purohita*, a part of the town council (*pañca-mukha-nagara*).[186] The guild merchants also commanded respect at the royal courts. Vijñāneśvara supports Yājñavalkya that a king should bestow gifts, honours and hospitality (*dānamānasatkāra*) on those who visit him in connection with the work of their associations (*samūhakārya*).[187] In the *Moharājaparājaya*, we are told that, after the supposed death of merchant Kubera of Aṇahilavāḍa, four important merchants of the town (*nagara mahattaro vaṇijo*) came to the king, and asked him to appoint an officer to take an account of the property of Kubera who had left no heir.[188] It suggests that the corporation of merchants (*naigama*) had to be satisfied before the king could take possession of the property of one of its members.

[184] The butchers, who had to give up their trade as a result of anti-slaughter ordinances issued during the time of Kumārapāla, are said to have "received compensation to the amount of three years income". Cf. G. Bühler, *The Life of Hemacandrācārya*, p. 39; also *PCT*, introduction, p. xiii. It indicates that the whims and fancies of a king could not come in the way of commercial activities of the people.

[185] Cf. *Kātyāyana*, vv. 57–59.

[186] *IA*, XLI, p. 21.

[187] *On Yāj*, II. 189.

[188] *MPY*, p. 50.

Chapter 10

Role of Merchants in State and Society

MERCHANTS AS STATE OFFICIALS

Merchants constituted the corner-stone of the Caulukya kingdom. They were appointed by kings to look after the administrative, military and financial interests of the state. Even in earlier times merchants played an important role in state administration,[1] but the highest positions in the court were generally reserved for brāhmaṇas or feudal lords. During the eleventh-thirteenth centuries, however, we find merchants occupying the high ministerial offices of *mahāmātyas* and *daṇḍādhipati*. It reflects the general social and economic environment of the region where merchants were reckoned as a great force.[2] It is, in fact, not without significance that Amaracandra Sūri (thirteenth century) suggests that ministers should be enrolled from the merchant class.[3]

The practice of enlisting the support of rich merchants in Gujarat seems to have been initiated by Vanarāja, the founder of the Cāvaḍā dynasty in the eighth century. It was continued by the Caulukya kings right up to the end of the thirteenth century. We are informed by Merutuṅga that, at the time of the coronation of Vanarāja, the *tilaka* ceremony was performed by the sister of a merchant of Kākara village (*kākaragrāme śreṣṭhi*) called Śrīdevī, who had treated Vanarāja with great hospitality when he was an outlaw.[4] Vanarāja also made Jāmba, a merchant (*śreṣṭhi*), his *mahāmātya*. It is stated that Vanarāja was greatly impressed by Jāmba's bravery and shooting skill.[5] The colophons or *praśastis* of the Apabhraṁśa works *Nemināthacarita* (AD 1160) and

[1] See Gupta inscriptions in D.C. Sircar, *Select Inscriptions*, 1, pp. 283 ff, 324, 328 ff, 355, 357.

[2] We are told by Arisiṁha that, for rejuvenating the sick empire, Lavaṇaprasāda, the Vāghelā chief, asked Bhīma II for a minister who might be proficient in the use of the *śāstras* (authoritative treatise) as well as the *śastras* (arms), and also adept in the art of replenishing treasury and fighting battles. The king pondered for a while and lent him the services of his two merchant-ministers, Vastupāla and Tejaḥpāla. *SS*, III. vv. 43–44. It may indicate that merchants of the period excelled both in trade and state craft.

[3] *Kāvyakalpalatā-vṛtti* (ed. Jagannatha Sastri Hoshang), 55. See also *LCV*, p. 165.

[4] *PCT*, p. 17; *PCJ*, p. 12; *PPS*, p. 12.

[5] Ibid.

Candraprabhasvāmicarita (AD 1166), both written by Haribhadra Sūri,[6] tell us that Vanarāja invited Ninnaya, a merchant-prince of the Prāgvāṭa family, originally belonging to the city of Śrīmāla, to come to stay in Aṇahilavāḍa, and treated him as his father. Probably merchant Ninnaya was his prime counsellor. The colophons add that Lahara, son of Ninnaya, acted as the *daṇḍapati,* i.e., a governor or general of armies, of Vanarāja. Thus, it seems that Vanarāja took to the help of rich and powerful persons of the mercantile class to strengthen the army and treasury of his incipient kingdom.

The colophons noted above reveal that the merchant family of Ninnaya supplied a long line of high officials to the Caulukyas up to the time of Kumārapāla (AD 1143–72). We are told that in this family was born one Vīra (died in AD 1028) who served as a minister in the reigns of Mūlarāja, Cāmuṇḍarāja, Vallabharāja and Durlabharāja. The minister Vīra who, according to the *Prabhāvakacarita;* was consulted by the king Cāmuṇḍarāja regarding his problem of lack of a child[7] seems to have been the same person as noted in the colophons. The colophons also tells us that the *mantri* Vīra had two sons, Neḍha and Vimala; the former was the *mahāmātya,* while the latter was appointed *daṇḍapati* or *daṇḍanāyaka* of Abu by king Bhīma I.[8] Vimala is credited with building the famous temple of Ṛṣabhadeva, called Vimala Vasahi, at Abu in AD 1031.[9] According to the *Purātanaprabandhasaṁgraha,* Vimala was allotted the insignia of elephant and umbrella, and was promoted to the rank of feudatory by Bhīma.[10] The colophons further point out that Dhavala, son of *mahāmātya* Neḍha, was a minister (*saciva*) during the reign of Karṇa, and he continued to occupy the post during the time of Siddharāja. After Dhavala's death, his son Ānanda worked as a minister of Siddharāja and Kumārapāla; he was later raised to the position of

[6] These colophons provide us with almost similar information. The colophon of the *Candraprabhasvāmicarita* is noted in *A Descriptive Catalogue of Manuscripts in the Jain Bhandars at Pattan* (eds. C. D. Dalal and L. B. Gandhi), 1, *GOS*, no. LXXVI, Baroda, 1937, pp. 252–56. For the colophon of the *Nemināthacarita*, see, *A Descriptive Catalogue of Manuscripts in the Jain Bhandars at Jesalmere* (eds. C. D. Dalal and L. B. Gandhi). See also, L. B. Gandhi, "Gujarātano Prācīna Mantri Vaṁsa" (in Gujarati), *AIOC*, VII, Baroda, 1933, pp. 1157–63.

[7] pp. 213–14, vv. 136–48.

[8] C.D. Dalal and L. B. Gandhi (ed.), op. cit, *GOS*, no. LXXVI, p. 254; see also *PPS*, p. 52. In the *paṭṭāvalī* of the Kharataragaccha (ed. J. Klatt, *IA*, XI, p. 248) Vimala is described as a *mantrī* or minister. For details on the life of Vimala, see, B. C. Law, "Distinguished Men and Women in Jainism", *Indian Culture*, III, no. 1, 1936, pp. 92 ff.

[9] Cf. *IA*, XI, p. 248; *EI*, IX, pp. 148 ff.

[10] "*nṛpatiḥ kṛtaḥ*", *PPS*, p. 52.

mahāmātya.[11] His son Pṛthvīpāla is also described as a minister (*mantrin*) of Kumārapāla. Thus, the colophons written by Haribhadra Sūri recount the history of an illustrious family of the Prāgvāṭas who played an important role in the history of Gujarat from the time of Vanarāja to that of Kumārapāla.

During the reign of Jayasiṁha Siddharāja (AD 1093–1143), a number of ministers and officers such as Muñjala, Sāntū, Sajjan and Udayana appear to have been *vaṇiks* by caste and Jainas by religion.[12] Muñjala and Sāntū, who were earlier the *mahāmātyas* of Karṇa,[13] played a major role in stabilizing the Caulukya empire during the minority of Siddharāja. They also assisted Siddharāja in defeating Yaśovarman, the king of Malwa.[14] According to the *prabandhas,* Sāntū was the minister who had trained Siddharāja in rulership, when the latter was a minor.[15] One of the colophons, the date of which is lost, refers to one Santuka as governor of Lāṭadeśa during the reign of Jayasiṁhadeva.[16] A.K. Majumdar believes that this Shantuka "may have been the minister Sāntū mentioned by Merutuṅga".[17]

Sajjana, who belonged to the family of Jāmba, the merchant minister of Vanarāja, was appointed *daṇḍanāyaka* by Siddharāja to look after the administration of Saurashtra, after the defeat and death of the local king Khaṅgāra.[18] He built a temple of Jaina *tīrthāṅkara* Neminātha on the Girnar mountain in AD 1128. A Girnar inscription (AD 1119) confirms that Sajjana was the governor of the region.[19] However, the Chittorgarh inscription (AD 1150) of the time of Kumārapāla refers to a *daṇḍanāyaka* Sajjana in connection with the grant of an oil-mill for the purpose of lighting lamps at the temple of Samidheśvara.[20] The Bijollia inscription (AD 1153) too mentions one Sajjana as in charge of the Marwar region of the Caulukyas, who was defeated by the Cāhamāna king Vigraharāja IV.[21] This Sajjana was different from the one appointed by Siddharāja

[11] C. D. Dalal and L. B. Gandhi (ed.), op. cit., *GOS*, LXXVI, p. 255.

[12] *RM*, p. 83.

[13] According to a colophon, Muñjala was *mahāmātya* in the year AD 1089–90. Cf. R. C. Parikh and R.B. Athavale (ed.), *Kāvyānuśāsana*, II, pt. 1, intro., p. cxciii. In another colophon of VS 1179/AD 1122, Sāntū is noted as a *mahāmātya*. Ibid., p. clxvii.

[14] *PCT*, pp. 86 ff; *PCJ*, pp. 56 ff, 75.

[15] *PPS*, pp. 31, 35.

[16] *Pañcavastuka*, quoted in *Kielhorn MSS*, 1880–81, p. 25.

[17] *CG*, p. 83.

[18] *PCT*, pp. 95–96; *PCJ*, pp. 64–65; *PPS*, pp. 34, 131; *VTK* (Hindi tr. A. C. Nahata), p. 20.

[19] *Bom Gaz*, I, pt. 1, p. 127.

[20] *EI*, II, pp. 421 ff.

[21] Ibid., XXVI, p. 84, l. 11.

and probably owed his position to the good wishes of king Kumārapāla.[22] According to the *prabandhas,* Sajjana, the *daṇḍanāyaka* of Saurashtra, had two brothers, Āmbā and Dhavala, who were also associated in some way with the administrative affairs of the state.[23] Āmbā may be identified with Ambāprasāda, who is noted in a mutilated inscription (AD 1136) from Gala in Kathiawar as *vyaya-karaṇa-mahāmātya,* i.e., head of the accounts department.[24] In another inscription from Gala, belonging to the reign of Kumārapāla, apparently the same Ambāprasāda is mentioned as a *mahāmātya.*[25] As far as Dhavala is concerned, he is probably the same person who is acclaimed in the *Vividhatīrthakalpa* for excavating tanks and ponds near the Girnar temple built by Sajjana.[26]

Among the other important merchant-ministers of the reigns of Siddharāja and Kumārapāla, the name of Udayana or Ūdā is particularly notable. He is mentioned in various texts of the period, but the most complete information about him is given in a *prabandha* noted in the *Purātanaprabandhasaṁgraha,* wherein we are told that he was a *vaṇik* who belonged to the Srīmāla community, and was originally an inhabitant of a village named Vāgharā near Jalor in Marwar. He was doing business in ghee. He came to Āsāpallī or Karṇavatī (modern Ahmedabad) and became very rich. The king, whose name is not noted, was impressed by him and gave him the seal of ministership and also the title of *rāṇimā.*[27] In the beginning of the *prabandha,* we are told that Udayana was looking after the administration of Lāṭa, i.e., south Gujarat, while elsewhere it is recorded that he killed Khaṅgāra, the king of Saurashtra.[28] It seems he assisted Siddharāja in conquering Saurashtra, and was rewarded with the governorship of Lāṭa. The statement of Prabhacandra that Udayana died fighting during the time of Siddharāja[29] does not appear to be tenable because almost all the chroniclers agree that, when Kumārapāla

[22] The *prabandhas* mention one Sajjana who was a potter and who saved the life of Kumārapāla when the latter was being pursued by the soldiers of Siddharāja. He was rewarded with the grant of Chitrakūṭa (Chittor) when Kumārapāla became king. Cf. *PPS,* p. 38; also *Kumārapālacarita* of Jayasiṁha Sūri (ed. Ksanti Vijayagani), III. vv. 23 ff; *KPCS,* p. 112. During the reign of Bhīma II (AD 1178–1241), there appears to have been another *daṇḍapati* with the name Sajjana. He was an orthodox Jaina, and is credited with the victory over the *turuṣkas* (Turkish Muslims) on the banks of the river Banas. *PPS,* pp. 49 f.

[23] *PPS,* p. 34.

[24] For the transcript and translation of the inscription see, *JBBRAS,* XXV, p. 324.

[25] *PO,* I, no. 2, p. 40. The *PPS* (p. 34) too suggests that Āmbā was appointed by Kumārapāla as the chief officer in Saurashtra.

[26] *VTK* (Hindi tr.), p. 20; also *PPS,* p. 34.

[27] *PPS,* pp. 32 f; see also *KPCS,* p. 45.

[28] *PPS,* pp. 32, 34.

[29] *PC,* XXII. vv. 441–44.

was fleeing for life, Udayana, the merchant-minister of Cambay, assisted him with money and provisions.[30] According to Merutuṅga, Udayana died fighting against the Saurashtra chief Samusara during the reign of Kumārapāla. Thus, as it seems Udayana continued to be a minister long after Siddharāja.

As a reward for Udayana's help during adversity, Kumārapāla appointed his son Vāgbhaṭṭa or Bāhaḍa as *mahāmātya*.[31] According to Hemacandra, the minister Vāgbhaṭṭa was instructed by Kumārapāla to send artisans, money and supervisors so that the temple of Kedāra, i.e., Somanātha might be repaired immediately.[32] Āmbaḍa, the step-brother of Vāgbhaṭṭa, was also a minister of Kumārapāla. In several chronicles, he is mentioned as the *vaṇik* commander of the forces which defeated Mallikārjuna, the Śilāhāra king of north Konkan.[33] Āmbaḍa is stated to have been killed at the orders of Ajayapāla, the successor of Kumārapāla, who, according to Merutuṅga, was not well disposed towards the Jainas.[34] However, in view of the laudatory references to Ajayapāla in other Jaina texts,[35] it seems Merutuṅga was not being fair in depicting Ajayapāla as an enemy of Jainism or Jaina merchants. Yaśaḥpāla, the author of *Moharājaparājaya,* was a Moḍha *vaṇik* and a Jaina who lived in the court of Ajayapāla as a minister. Therefore, the influence of Jaina merchants might have declined during the reign of Kumārapāla's successor but it did not vanish.

However, the most well-known names in the merchant community of the period are those of two brothers Vastupāla and Tejaḥpāla, who were important and powerful ministers during the reigns of the Vāghelā chiefs Lavaṇaprasāda and Vīradhavala. Even after making allowance for the exaggerations in many biographies (*caritas*) that have been written about them,[36] it cannot be doubted that they were greatly instrumental

[30] *PCT*, p. 117; *Kumārapālacarita* of Jayasiṁha Sūri, III. vv. 23 ff; *Kumārapālaprabandha* of Jinamaṇḍana, pp. 17–34.

[31] *PCT*, p. 120; *PCJ*, p. 79; *PPS*, p. 32. See also *KPCS*, pp. 15, 53, 112–15.

[32] *DV*, XX. 91 ff.

[33] Cf. *VV*, V. v. 43; *SS*, I. v. 43; *KPCS*, p. 133; *PCT*, pp. 122–23; *PCJ*, pp. 80–81. The *Pṛthvīrājavijaya* of Jayānaka (ed. G. H. Ojha and C. S. Guleri, VII. v. 15) gives the credit of victory to Someśvara, the Cāhamāna prince who was brought up at the court of Kumārapāla, while the Abu *praśasti* of Tejaḥpāla (*EI*, VIII, p. 211) to Dhārāvarṣa. Whatever may have been the truth, there is no doubt that Āmbaḍa was associated with the victory in one way or the other.

[34] *PCT*, pp. 151–52; *PCJ*, pp. 96–97.

[35] Cf. *MPY*, p. 3; *VV*, III. 31; *SS*, II. 45; *SKK*. 67; *Pārśvanāthacarita* of Māṇikyacandra in *Peterson MSS*, 1887, p. 161, v. 24.

[36] The numerous *kāvyas*, plays, *prabandhas* and *praśastis* written on them have been listed and analysed by B. J. Sandesara, *Literary Circle of the Mahāmātya Vastupāla*.

in securing political and economic consolidation of the Caulukya kingdom in the first half of the thirteenth century. They were born in an aristocratic family of merchant princes of Aṇahilavāḍa; all their ancestors, Caṇḍapa, Caṇḍaprasāda, Soma, Aśvarāja, appear to have been holding some ministerial position or the other during the reign of the Caulukyas.[37] Their mother, Kumāradevī, was the daughter of a Prāgvāṭa *vaṇik* named Ābhu, who was a *daṇḍapati* (military general or a governor).[38]

There is some difference of opinion among the chronicles as to how Vastupāla and Tejaḥpāla started their career. Arisiṁha and Jayasiṁha Sūri make us believe that they were already in the service of Bhīma II of Aṇahilavāḍa, and were sent by him to Vīradhavala at the latter's request to revive the fallen glory of the kingdom.[39] We do not know when they joined the service of Bhīma but, as the Girnar inscription (AD 1231) reveals, the *mahāmātya* Vastupāla and his younger brother Tejaḥpāla were associated with the administration of Dholka and other important cities of Gujarat in AD 1220.[40] In the Abu inscription (AD 1230), Tejaḥpāla is described as conducting the business of the department of *mudrā-vyāpāra* under the *mahāmaṇḍaleśvara* Vīradhavala.[41] We are also told that the two brothers made the rule of Vīradhavala "brilliant by a profusion of prosperity", and that Vīradhavala "did not even lend his ears" to the slanderous whispers against them.[42]

After his appointment, Vastupāla was placed as the governor of Cambay where he put an end to piracy, and created congenial atmosphere for the honest people to carry on their business safely.[43] He also recovered arrears of revenue from recalcitrant officials, and made the state-treasury full.[44] One of his chief achievements in Cambay was the victory over a wealthy Muslim merchant Said or Sadik, who was being

[37] Cf. *KK*, III. 4, 9, 16, 17, 22. According to Jinaharṣa (*VPC*, chap. 1), a town called Sumhālakapura (?) was given to Aśvarāja, the father of Vastupāla and Tejaḥpāla, as a reward for services to the Caulukya king.

[38] *Naranārāyaṇānanda* of Vastupāla (ed. C. D. Dalal), XVI. 25.

[39] *SS*, III. 56–57, also 43; *Vastupāla-Tejaḥpāla Praśasti* (ed. C. D. Dalal, *GOS*, no. X), vv. 35–51.

[40] For the transcript and translation of the inscription, see, *AKK*, pp. 170 ff.

[41] *EI*, VIII, p. 219, l. 3. In another inscription from Abu, Luṇiga and Malladeva, the brothers of Vastupāla and Tejaḥpāla, are also noted as ministers. Ibid., p. 214, vv. 9–10. For the meaning of *mudrā-vyāpāra,* see *supra*, pp. 186-87.

[42] Ibid., p. 215, v. 28.

[43] *PK*, p. 102; *KK*, IV. ll. 13 ff.

[44] *VPC*, IV. 40 ff; see also *LCV*, pp. 29 f.

assisted by Saṁkha, the ruler of Lāṭa.[45] Probably as a reward for Vastupāla's services, Vīradhavala appointed his son Jayantasiṁha as the financial administrator of Cambay,[46] and shifted Vastupāla to the centre as *mahāmātya* or chief minister, a position which he continued to enjoy up to his death in AD 1239.[47] Tejaḥpāla succeeded his brother as *mahāmātya*.[48] Apart from managing the financial affairs of the state with great dexterity, Tejaḥpāla is credited with the victory over Ghūghula, the chief of Godhra, who used to plunder merchants, pilgrims and caravans going to and from Gujarat.[49] He, thus, extended the power of the Vāghelās up to the eastern border of Gujarat, and made the trade routes safe and secure. The colophon of a manuscript dated VS 1298/ AD 1241 reveals that Tejaḥpāla's son Luṇasiṁha was in the service of Vīsala, the brother of Vīradhavala and the governor (*mahāmaṇḍaleśvara*) of Cambay.[50] In short, the literary data, supported by inscriptional evidence, reveal that the merchant family of Vastupāla and Tejaḥpāla played an important role in the administrative affairs of Gujarat in the first half of the thirteenth century.

In the *Padmānandamahākāvya,* we come across a minister of Vīsaladeva called Padma who belonged to the *vaṇik* family of Vāyaḍa, a place fifteen miles north-west of Aṇahilavāḍa.[51] His father, Vāsupūjya, is described as a minister and so is his younger brother Malladeva. This Malladeva may be identified with the one mentioned in an inscription as *mahāmātya* of Arjunadeva.[52] From another inscription (AD 1248), we come to know of a *mahāmātya* Salakhaṇasiṁha who was the inhabitant

[45] *PPS*, pp. 56 f, 73 f. When provoked by Saṁkha, Vastupāla is alleged to have retorted, "It is a delusion to think that kṣatriyas alone can fight, and not a *vaṇik* . . . I am a *vaṇik* well known in the shop of battlefield. I buy commodities, the heads of enemies, weighing them in the scale of swords. I pay the price in the form of Heaven." *VV*, I. 43–44.

[46] Cf. Girnar inscription, *AKK*, p. 170, 1. 3; also the Gaṇesar inscription (AD 1234), *ABORI*, IX, 1928, p. 180.

[47] According to an old paper manuscript, Vastupāla died in VS 1296/AD 1239 and Tejaḥpāla in VS 1304/AD 1247. *VV*, intro., p. viii, fn. 1. The *Prabandhas*, however, indicate that Vastupāla lived up to VS 1298/AD 1241 and Tejaḥpāla up to VS 1308/AD 1251. *PPS*, p. 68; also *PK*, pp. 127, 129.

[48] The colophon of a manuscript (AD 1246) refers to him as *mahāmātya* of Mahārājādhirāja Vīsaladeva. *Peterson MSS*, 1883, App. 1, p. 41. In Girnar inscription (VS 1296/AD 1239) Tejaḥpāla is described as a *mahāmātya*, but it does not mention the name of the king.

[49] *PK*, pp. 107 f; *VPC*, chap. 3.

[50] *MSS in Pattan Bhandars* (ed. C. D. Dalal and L. B. Gandhi), p. 60, no. 84.

[51] The text has been edited by H. R. Kapadia. See also *LCV*, p. 67.

[52] Cf. *Bom Gaz*, I, pt. 1, p. 206.

of Paṭṭana and belonged to the Śrīmāla caste.[53] Though details about him are lacking, it is obvious that he was a minister of the Vāghelā princes. Yaśovīra, a minister of the Cāhamāna king Udayasiṁha of Jalor, was also a *vaṇik*.[54]

Apart from those merchants who were entrusted with administrative responsibilities, there were others who wielded great power and prestige at the court. In the context we may mention the name of Ābhaḍa. He rose from a poor position to become one of the richest man of Aṇahilavāḍa (*sarvanagara mukhya*).[55] He occupied a position of honour throughout the reigns of Kumārapāla, Ajayapāla and Bhīma II. According to a *prabandha,* he joined Kumārapāla in a pilgrimage to Śatruñjaya and other religious centres, while according to another he saved the temple of Tāraṅgā from being destroyed at the orders of Ajayapāla.[56] We learn from Rājaśekhara that Kumārapāla consulted Ābhaḍa along with Hemacandra with regard to the problem of succession after him.[57] Another important merchant-prince of the period was Jagaḍu whose assistance was sought by the Vāghelā chief Vīsaladeva to meet the exigency of food-grains during a famine.[58]

The position which merchants in general occupied in the contemporary state and society is reflected in a story related by Merutuṅga.[59] We are told that a certain merchant wanted to defray a part of the expenses of the Sahasraliṅga lake but Siddharāja refused to oblige him. However, later when the king was away in Malwa, and the work of construction had stalled because of paucity of funds, the same merchant contributed a great sum of money under the pretext of paying fine to the state. Siddharāja, on his return, came to know of it and immediately returned the money. A.K. Majumdar suggests that the refusal of Siddharāja to take money from the merchant reflects the desire of the king to maintain dignity, and to remain free to follow an impartial policy towards different classes of his subjects.[60] However, Merutuṅga's argument that

[53] J. Burgess, *Antiquarian Remains in the Bombay Presidency*, p. 312.

[54] *PPS*, pp. 49 ff, 70 f; *KK*, I. 1. 28. He was an authority on the science of architecture, and was asked to give his opinion on the architecture of the Abu temple. Cf. *PCJ*, p. 101.

[55] *PCT*, p. 104; *PCJ*, pp. 69 ff; *PK*, pp. 97–98; also *PPS*, p. 33. We are told (*PPS*, p. 33) that three of his sons were Jainas while the other two were the worshippers of Śiva. It indicates that personal religion during the period was a matter of free choice of the follower.

[56] *PPS*, pp. 42–43, 47–48. As already noted (*supra*, p. 246), we find it difficult to accept that Ajayapāla was anti-Jaina in his attitude.

[57] *PK*, p. 98.

[58] Cf. *PPS*, p. 80; *Jagaḍucarita*, VI. 67–137.

[59] *PCT*, p. 92; *PCJ*, p. 93.

[60] *CG*, p. 284.

Siddharāja refused the financial help for he wanted to appropriate the full religious merit of digging the tank may be true, because, as Hemacandra tells us, on one occasion Siddharāja, while watching a drama in a temple, calculated the probable amount which his unwilling host, a merchant, might be compelled to contribute towards furnishing an army against Malwa.[61] It indicates that merchants were treated as an important source of income to the state, and Siddharāja was not averse to treating them as such.

Whatever may have been the real policy of Siddharāja, the merchants of Gujarat found an important patron in Kumārapāla. He, like the Cāvaḍā king Vanarāja, had come to throne with the assistance and support of rich Jaina merchants such as Udayana. Besides, to meet the expenses of wars and to replenish the depleted treasury, Kumārapāla found it necessary to depend on the merchant community. Therefore, he pampered the local merchants, who happened to be mostly Jainas, and paid respect to their prophets and preachers, though he never abjured the faith of his forefathers.[62] Again, it was probably to please the mercantile class that he abolished the law of appropriating the property of a son-less deceased.[63]

The foregoing discussion, in short, reveals a considerable increase in the power and status of merchants in western India. They excelled not only in trade and commerce but also in all the branches of administration and warfare. It may be asked why these great captains of trade and commerce should have been interested in occupying administrative posts. The answer probably lies in the fact that by joining the official hierarchy, merchants gained the social prestige and power which money could not buy. Besides, the official position might have also given them certain privileges and concessions to better their material prospects.[64]

MERCHANTS AS PATRONS OF LEARNING AND CULTURE

The merchant community produced not only generals and administrators

[61] Cf. *RM*, p. 191.

[62] In the Veraval inscription of Bhava Bṛhaspati (AD 1173) Kumārapāla is distinctly called *maheśvaranṛpāgraṇiḥ*, i.e., the foremost of the Maheśvara kings. *WZKM*, III, pp. 1–19, 47. The Jaina chronicles unanimously state that he, under the influence of Jainism, forbade the slaughter of animals. However, none of his inscriptions found so far forbid slaughter totally.

[63] Cf. *MPY*, Act III.

[64] A Śilāhāra inscription (AD 1094), for instance, points out that a merchant-minister of war and peace and his sons and grandsons enjoyed immunity from toll tax on the carts engaged in carrying their goods to and from coastal ports. *IA*, XI, p. 35, pp. 75–84.

but also great patrons and promoters of learning and literature.[65] Gujarat is perhaps the only province in India where persons belonging to the *vaṇik* castes of Prāgvāṭas and Śrīmālas composed Sanskrit and Prakrit works related to various branches of literature, viz., *kāvya, nāṭaka,* poetics, grammar and philosophy. Thus, in addition to the brāhmaṇas who were wedded to learning by birth and profession, they became the cultural leaders of society, and may be credited with having brought about a cultural renaissance in the region during the eleventh-thirteenth centuries.

The greatest scholar of the age was Hemacandra, a son of a Moḍha merchant of Dhandhuka.[66] He wrote a large number of texts on secular and religious themes, and was called "the omniscient of the kali age" (*kalikālasarvajña*). He is credited with composing a "new" grammar, the *Siddha-Hemacandra,* a "new" science of metrics, the *Chandonuśāsana* and the *Kāvyānuśāsana,* a "new" *Yogaśāstra,* a "new" logic, the *Pramāṇamīmāṁsā,* and a "new" biography of the Jinas, the *Triṣaṣṭiśalākāpuruṣacarita* and the *Pariśiṣṭaparvan*.[67] Apart from providing Gujarat with books on various subjects, he created an atmosphere of intense literary activity by encouraging and training a large number of pupils.[68] Yaśascandra, one of his pupils, belonged to a family of Dharkata community of *vaṇiks*.[69] He was the author of a historical play *Mudritakumudacandraprakaraṇa,* which deals with the religious debate between Kumudacandra and Devasūri, and also gives a description of Siddharāja and his court.

Among other literary figures of the period, we may mention Śrīpāla who belonged to a Prāgvāṭa family. He was the chief among the poets (*kavicakravartī*) at the court of Siddharāja.[70] He composed eulogy

[65] It may be pointed out that these patrons and promoters of learning did not form a separate category, and represented one of the activities of the same group.

[66] For the life and works of Hemacandra, see G. Bühler, *The Life of Hemacandrācārya*, tr. in Eng. by M. Patel, *SJS*, no. 11; also R. C. Parikh (ed.), *Kāvyānuśāsana*, II, pt. 1, intro., pp. cclxiii–cccxxx.

[67] In addition to these, he wrote the *Anekārthasaṁgraha*, a dictionary of homonyms, the *Abhidhānacintāmaṇi*, a dictionary of synonyms, the *Deśīnāmamālā*, a lexicon of non-Sanskritic Prakrit words, the *Nighaṇṭuśeṣa* in three volumes dealing with medicine, botany and jewels. In fact there is scarcely any branch of literature to which Hemacandra did not make his special contribution. However, two of his most important works are the *Dvyāśrayamahākāvyas*, one in Sanskrit and the other in Prakrit. In these texts he extols the glories of his two patrons, Siddharāja and Kumārapāla, while illustrating the rules of Sanskrit and Prakrit grammar.

[68] Tradition credits him with one hundred pupils. Bühler, op. cit., p. 60.

[69] *LCV*, p. 43 fn.

[70] Vaḍnagar *praśasti* (AD 1150), *IA*, X, p. 160.

(*praśasti*) for the famous Sahasraliṅga lake constructed by Siddharāja, a fragment of which has been preserved on a slab found in a temple at Patan.[71] It is held that Śrīpāla's eulogies and a few of his verses found quoted in the texts of other authors, "prove the poet's mastery over the technique then universally accepted by Sanskrit poets".[72] We are told that some of the contemporary poets used to come to him for getting their works edited.[73] His son Siddhapāla and grandson Vijayapāla were also well known scholars. Vijayapāla's drama, the *Draupadīsvayaṁvara*, is known to have been performed in a temple at Aṇahilavāḍa on the demand of Bhīma II.[74]

Durlabharāja, the poet-minister of Kumārapāla, was also a Prāgvāṭa.[75] He began writing a book on astrology called *Sāmudrikatilaka* in AD 1160, which was later completed by his son Jagaddeva, who also wrote the *Svapnacintāmaṇi*, a book on the meaning of dreams. The rhetorician Vāgbhaṭṭa, who wrote the book on poetics, *Vāgbhaṭālaṁkāra,* and Āsaḍa, the commentator of the *Meghadūta* and the author of two Prakrit *prakaraṇas* (i.e. works containing Jaina religious instructions), viz., the *Upadeśakandalī* and *Vivekamañjarī,* were Śrīmāla *vaṇiks*[76] Yaśaḥpāla, a Jaina minister of Ajayapāla (AD 1174–77) and the author of an allegorical play *Moharājaparājaya,* was a Moḍha *vaṇik*. Padma, a merchant-minister of the Vāghelās, who was born in a merchant family of Vāyaḍa, a place near Patan, is credited with the composition of several hymns.[77] It was under his patronage that Amaracandra Śūri wrote the *Padmānandamahākāvya* which narrates the life of the first *tīrthaṁkara* Ādinātha. The eulogy (*praśasti*) of the *Pārśvanāthacarita* (*c.* AD 1220) tells us that the author Māṇikyacandra composed the work at the request of one Dahaḍa and his poet-son Palhana of the Śrīmāla community.[78]

However, the most important patrons of learning and literature were the merchant-ministers Vastupāla and Tejaḥpāla. The fact that the chroniclers cared to bestow greater praise on them than on the Vāghelā kings indicates their overwhelming importance. Vastupāla, in particular, was highly liberal towards poets and scholars, and, because of this liberality, he was called *laghu* Bhojarāja or junior Bhoja. He made no distinction

[71] Cf. R.C. Modi, *AIOC*, VII, pp. 649 ff.

[72] K. M. Munshi, *Gujarat and its Literature*, p. 83.

[73] M. D. Desai, *Jaina Sāhityano Saṁkṣipta Itihāsa* (in Gujarati), pp 235 ff, quoted in *LCV*, p. 13.

[74] *LCV*, p. 14.

[75] Ibid., p. 42 fn.

[76] Cf. *Peterson MSS*, Report III, 1884–85, pp. 12 and 100.

[77] *LCV*, p. 67.

[78] *Peterson MSS*. Report III, p. 157

between a Jaina or non-Jaina while extending patronage.[79] In fact, there was hardly a notable scholar in Gujarat those days who did not come into contact with Vastupāla, and, therefore, it is no wonder that we find a large number of works written either under his patronage or under the stimulus of his magnetic personality. He also promoted literary activity by establishing three public libraries (*bhāṇḍāras*) in Aṇahilavāḍa, Cambay and Broach by spending great sums of money.[80] The *Kathāratnākara* of Naracandra Śūri, and the *Alaṁkāramahodadhi* of Narendraprabha Śūri were composed at his request for his instruction and delection. He himself composed a number of *stotras* and *sūktis*,[81] and also wrote the *Naranārāyaṇānanda*, a *mahākāvya* in sixteen cantos, describing the friendship of Arjuna with Kṛṣṇa. It was because of his literary activities that Vastupāla was known as "Sarasvatī with a beard" (*kūrcālasarasvati*).[82] A manuscript (dated VS 1290/AD 1233) preserved in the Jaina *bhāṇḍāra* at Cambay contains a copy of the *Dharmābhyudaya mahākāvya* of Udayaprabha made by Vastupāla in his own hand.[83] It indicates that the accounts regarding Vastupāla's literary activities may not have been a mere flattery. In the *prabandhas*, family members of Vastupāla are also credited with poetic achievements. Thus, while some verses are ascribed to his brother Tejaḥpāla and to his son Jayantasiṁha, Tejaḥpāla's wife Anupamā is said to have composed a *kaṁkana kāvya* (a woman's poem) which is expressly mentioned as her own work.[84]

Along with literature, the arts of drama and painting were also encouraged by merchants. The dramas were generally performed on festive occasions in temples on the demand of a king or a wealthy merchant who could afford to meet the expenses of the troupe. The *Karṇasundarī Nāṭikā* of Bilhaṇa (eleventh century) was performed in the temple of Ādinātha at the instance of the merchant-minister Sāntū.[85] The *Moharājaparājaya* of Yaśaḥpāla was staged on the occasion of the *yātrāmahotsava* of the idol of Mahāvīra at a temple of Thārāpadra or Tharad where the author was perhaps a governor.[86] The *Prabuddharauhiṇeya* of Rāmabhadra, delineating the enlightenment of a thief Rauhiṇeya, was

[79] Someśvara, the author of *Kīrtikaumudī*, was a brāhmaṇa, and yet a close friend of Vastupāla.

[80] *PK*, p. 129; *PPS*, p. 65.

[81] Cf. B. J. Sandesara, op. cit., p. 40.

[82] *PPS*, p. 55. In the Abu *praśasti*, Someśvara speaks highly of Vastupāla's originality in the field of poetry, and of his strict administration in the domain of state-craft.

[83] *LCV*, p. 39.

[84] Cf. *PPS*, pp. 63, 70; *PK*, p. 120; *VPC*, VII. 480.

[85] *LCV*, p. 18.

[86] Ibid., p. 15.

enacted in about AD 1200 at the request of two merchant-princes, Yaśovīra and Ajayapāla, in a temple built by them at Jalor.[87] Jayasiṁha Sūri's *Hammīramadamardana,* a play dramatizing Vastupāla's strategy in repulsing a Muslim attack on Gujarat, was performed at Cambay at the instance of Jayantasiṁha, Vastupāla's son, the then governor of Cambay. We are told that once, during the course of his nocturnal rambles, Siddharāja watched a play arranged by a merchant at a Śiva temple.[88] The merchant-minister Vastupāla is known to have erected a *sudhāmadhuramaṇḍapa* or *raṅgamaṇḍapa* (an auditorium for theatrical performances ?) before the sun god.[89]

A large number of small-sized paintings called Gujarat miniatures illustrating Jaina canonical texts and Jaina iconography have been found in the manuscripts of the period.[90] Since these paintings were primarily intended to satisfy the artistic urge of rich patrons, the mercantile class in Gujarat may have encouraged this art.

MERCHANTS AS TEMPLE BUILDERS

The merchant-princes of Gujarat vied with kings and feudatories in building large temples and providing various works of public utility such as wells and tanks. Though the ravages of time, nature and man have taken a heavy toll of the monuments built by them, the temples found at Abu. Girnar and other places are a living testimony to the enormous wealth that merchants spent on building activities.[91] In the maintenance of religious places and celebration of festivals too, merchants were in the forefront and made handsome contribution.

In the reign of Bhīma I, Vimala Śāh erected a superb marble temple at Mount Abu (AD 1031), and dedicated it to Ṛṣabhadeva.[92] He also erected splendid temples at Kumbhāriya on the Arasur hill.[93] Sāntū, Muñjala and Udayana, the merchant-ministers and advisors of Siddharāja, are also noted for building religious monuments. Udayana built a temple at Karṇāvatī called Udayavasahī containing images of seventy-two Jina *tīrthaṁkaras* of the past, present and future, while Sāntū founded a

[87] Ibid., p. 18.
[88] *RM*, p. 191.
[89] *SS*, XI. 6.
[90] For details see, Moti Chandra, *Jaina Miniature Painting From Western India.*
[91] It may be pointed out that temples of this period were in a way memorial structures. meant to commemorate the builder or his ancestor or some near relation. The money for the temples, thus, must have come from the personal possessions of the builder.
[92] *EI*, IX, pp. 149 ff; *IA*, XI, p. 248; *PPS*, p. 52.
[93] *AANG*, p. 13.

temple at Paṭṭana.[94] Merutuṅga tells us that Sajjana, the governor (*daṇḍapati*) of Saurashtra, who belonged to the family of merchant-minister Jāmba, spent the tax proceed of three years on building a new stone temple in place of the wooden one at Girnar in honour of Neminātha. When Siddharāja demanded the money, Sajjana collected it from the local merchants, and offered it to the king, who, however, preferred to forego it in the interest of religious merit.[95] This account may not be wholly true but it does reflect the enthusiasm of Jaina merchants in spending their wealth on religious buildings. According to the *Vividhatīrthakalpa,* a merchant Bāvaḍa Śāh added a *kalaśa* to this temple which was built in AD 1128.[96] Dhavala, the brother of Sajjana, is acclaimed for digging many tanks in the region of Saurashtra.[97] Vāgbhaṭṭa, son of Udayana and a merchant-minister of Kumārapāla, is known to have erected a Jaina temple on the sacred hill of Śatruñjaya, while his brother Āmrabhaṭṭa built another at Broach.[98]

Vastupāla and Tejaḥpāla, the merchant-ministers of the Vāghelās, are credited with the construction and restoration of a large number of temples as well as wells, tanks, alms-houses (*sattra*), rest-houses (*upāśraya* and places for meditation (*pauṣadaśālās*) throughout the length and breadth of the kingdom of Gujarat.[99] The inscriptions from Abu and Girnar, along with the contemporary chronicles, refer to their building activities at Aṇahilavāḍa, Stambhatīrtha (Cambay), Dhavalakka (Dholka), Śatruñjaya, Pāliptapura (Palitana), Arkapālita-grāma (Ankavaliya), Stambhana, Girnar, Darbhāvatī (Dabhoi) and Arbuda (Abu).[100] The *Sukṛtakīrtikallolinī* (*c.* AD 1221), the *Sukṛtasaṁkīrtana* (*c.* AD 1228) and the *Vastupāla-Tejaḥpāla-praśasti*, which were written before the death of the merchant-ministers, refer to about fifty of their building activities. The later texts, however, give a much wider and exaggerated account of these activities and also of the amount spent on them. Though most of their monuments have been destroyed or repaired beyond recognition,

[94] Ibid., pp. 13–14.
[95] *PCT*, p. 96; *PCJ*, p. 65. See also *PPS*, p. 34.
[96] *VTK* (Hindi tr. A. C. Nahata), p. 20.
[97] Ibid.; see also, *PPS*, p. 34.
[98] Cf. *AANG*, p. 15; *RM*, p. 151.
[99] Rājaśekhara (*PK*, p. 130) asserts that the public works built by them extended to Śrī Śaila in South, Prabhāsa in west, Kedāra in north and Banaras in the east.
[100] Cf. *SS*, XI. 2–34; *Vastupāla-Tejaḥpāla Praśasti*, (*GOS*, no. X) vv. 52–62; *SKK* (*SJS*, no. 5, 1961), vv. 157–76; *PK*, pp. 129 f; *VTK* (ed. Jinavijaya Muni) pp. 79 ff; the Abu inscription; *EI*, VIII, p. 218, v. 66. For Girnar inscription, see the transcript in Punyavijaya (ed.), *Sukṛtakīrtikallolinīyādi Vastupāla Praśasti Saṁgraha*, (*SJS*, no. 5,), pp. 44–58; also *AKK*, pp. 170 ff.

it is definitely known that the Girnar temple of Mallinātha was built by Vàstupāla and the Abu temple of Neminātha by Tejaḥpāla.

None of their contemporaries give us the cost of temples built by them though the later chroniclers, Rājaśekhara and Jinaprapha Sūri, assert that they spent crores on them.[101] This might be an exaggeration, but it is true that the construction of a single temple of marble on Mount Abu must have led to enormous expenses. It must have been particularly so if we accept the statement that the merchant-ministers refrained from forced labour, and paid ample wages and took utmost care for the amenities of the artisans there.[102]

The source of the enormous wealth with which Vastupāla and Tejaḥpāla could raise these superstructures is not clear. It, however, seems that these ministers, who belonged to an aristocratic family of merchants, enjoyed considerable affluence even before they took up ministerial duties. It is reflected in the condition put by Tejaḥpāla before Vīradhavala that at the termination of his office he should be allowed to retire with all the wealth that he possessed at the time of joining the state service.[103] The Jaina *prabandhas* suggest that after his victory over Said, the rich Muslim merchant of Cambay, Vastupāla confiscated his wealth, and received a big share thereof as a reward from the Vāghelā chief, Lavaṇaprasāda.[104]

Besides Vastupāla and Tejaḥpāla, there were many other rich merchants who built temples or the idols in honour of their deities. Jagaḍu or Jagadevaśāh, a wealthy Jaina merchant of Kutch, is credited with carrying on extensive repairs of the temple at Bhadreśvara.[105] The *Jagaḍucarita,* which speaks of his charitable activities, informs us that he had even mosques (*masiti*) built for the use of local Muslims.[106] The Veraval image inscription (AD 1246) refers to a family of perfume-sellers which caused to be made an image of holy Govardhana at Somanātha-paṭṭana.[107]

[101] *PK*, p. 129; *VTK* (ed. Jinavijaya), pp. 79 ff.

[102] Cf. *PK*, pp. 122–23. According to the *prabandhas*, when it was found that it was too cold for workers to go and work at Mount Abu, the arrangements were made by these ministers for fire to keep them warm in the evening. See A. V. Kathavate's introduction to *SS* (ed. Punyavijaya Suri, *SJS*, no. 32), p. 55.

[103] *PCT*, p. 156; *PCJ*, p. 99.

[104] Cf. *PPS*, pp. 56, 73. The account in the *Prabandhakośa* (p. 101) that ministers got wealth while digging the earth at Haḍālaka, modern Hadala near Dhandhuka, is highly fanciful.

[105] *AKK*, p. 207.

[106] *Jagaḍucarita*, VI. 64. See also *CG*, p. 331. The text probably belongs to the fourteenth century. Ibid., p. 420.

[107] *EI*, III, pp. 302 ff.

An inscription (AD 1248)tells us that a statue of Pārśvanātha was set up by Salakhaṇasiṁha, a *mahāmātya* of the Śrīmāla caste and the inhabitant of Paṭṭana.[108] The Cambay inscription (AD 1295) refers to the construction of a Pārśvanātha temple by a Moḍha *vaṇik* named Khela or Khall.[109]

Many inscriptions of the period reveal that, for the maintenance of temples and the celebration of festivals, tolls, taxes and market dues collected from merchants were transferred to religious bodies.[110] Sometimes merchants voluntarily agreed among themselves to make a donation for this purpose. The Cambay inscription noted above, for instance, refers to a self-imposed levy by local merchants for "making arrangements of worship with due ceremonies" at a Pārśvanātha temple. Similarly, an inscription of AD 1207 points out that the merchants of Ṭimbāṇaka (modern Timana in south-east Kathiawar) agreed to donate one *dramma* annually to a Śiva temple built by a local king Jagamalla at Talājhā.[111] Sometimes merchants made a deposit with the temple treasury for meeting the expenses of temple rituals out of its interest. The Girnar inscription (AD 1276) tells us that a rich merchant Haripāla deposited two hundred *drammas* with the temple of Neminātha with the stipulation that the interest of this sum should be spent on offering two thousand flowers to the God every day.[112] Similar instances can be found in other inscriptions such as the Bhinmal inscriptions of AD 1205[113] and AD 1249[114] and the Jalor inscriptions of AD 1266[115] and AD 1296.[116]

The Abu inscription refers to a committee which was instituted to arrange festivals on the occasion of the anniversary of the consecration of a Neminātha temple.[117] About half of its members belonged to the Prāgvāṭa *jñāti,* and the rest included Oswāls, Śrīmālas, and a few Dharkatas. It seems that these merchant-members rendered not only physical but also financial help in the celebration of festivals. From the Cintra-*praśasti* we come to know that the daily worship at a prominent Śiva temple consumed a large number of commodities such as two hundred *satapatra* (roses ?), two thousand sweet scented oleander, one

[108] James Burgess, *Antiquarian Remains of the Bombay Presidency*, pp. 312 f.
[109] *CPSI*, pp. 227 ff.
[110] See *supra*, chap. 7.
[111] *IA*, XI, pp. 337 ff.
[112] James Burgess, op. cit., p. 308.
[113] *Bom Gaz*, I, pt. 1, inscription no. 7, p. 474.
[114] *EI*, XI, pp. 56 ff.
[115] *Jaina Lekha Saṁgraha* (ed. P. C. Nahar), I, p. 240.
[116] *EI*, XI, pp. 60 ff. The inscription refers to a grant of rent accruing from a warehouse (*niśra-nikṣepa-haṭṭa*) for yearly ceremony at a temple of god Pārśvanātha.
[117] *EI*, VIII, inscription no. 2, pp. 204 f, 220 f.

māṇaka of husked rice, two *pallikās* of *Phaseolus munga (mudga),* two *karṣas* of clarified butter, fifty betel-leaves, five betel-nuts, four *karṣas* of oil for lamps and a sizeable quantity of incense (*guggula*).[118] The rituals at a big Jaina temples did not differ much.[119] The temple ceremonies were, a pompous affair, and the merchants played an important role in meeting the expenses incurred on them.

In short, the merchants of Gujarat were great statesmen, administrators, generals and connoisseurs of art and literature. They spent a large part of their wealth on promoting art, architecture and literature. In fact, the growth of cultural and philanthropic activities in Gujarat during eleventh-thirteenth centuries may be closely associated with the emergence of a middle class of merchants and traders in the region.

[118] Cf. *EI*, I, p. 285, vv. 52–57.

[119] See, Bhinmal stone inscription (AD 1249), ibid., XI, no. 20, pp. 55 ff.

Chapter 11

Conclusion and Recapitulation

Western India witnessed unprecedented commercial activity during the eleventh-thirteenth centuries. A large number of luxury and essential goods carried by merchants from one place to another, varieties of tolls and taxes collected at toll-houses (*śulkamaṇḍapikās*) by the state, growing number of market centres, brisk mercantile activity at ports and towns, and the references to high and mighty position occupied by merchants in the contemporary society and politics, all suggest that the region of Gujarat and south Rajasthan in this period experienced greater economic expansion than it ever had at any other period in ancient times.

There was not much of change in the physical condition of roads, but the increased commercial activity generated a sense of awareness among ruling chiefs to provide better facilities and protection to traders transversing their domain. The term *jalapathakaraṇa* and *mārgādhikāriṇa* suggest that royal officers were appointed to look after the repair and maintenance of roads and waterways. Sometimes a lessee of a village was obliged to maintain the roads in his area in good repair. As for the safety of merchants, the kings took personal interest in keeping the commercial highways safe and secure, and led, whenever required, armed expeditions to liquidate robber-chiefs. The local people were also entrusted with the responsibility of protecting traders and travellers passing through their region, and the state provided them with men and money, if necessary, for this purpose. Thus, the trade routes during the period were comparatively safer, and traders could well afford to risk their life and property in inter-state and inter-regional trade.

The repeated mention of *śulkamaṇḍapikās,* where tolls and taxes were collected from merchants, indicates a considerable increase in commercial activity. The references to such terms as *haṭṭakaraṇa* (department of markets) and *haṭṭāḍhyakṣa* (officer of the markets), not met with in earlier sources of the region, too suggest a great deal of market activity. A novel feature of the period was the conversion of a portion of commercial revenue into religious grants. The earlier inscriptions of the region make no mention of religious donation in the form of cash from the proceeds of tolls and taxes, and generally refer to a grant of a piece of land for the purpose. But now, except in the case of a tax on oil, ghee, grain, etc., which could be readily used by a temple either in its

ceremonies or for its priests, merchants were required to pay the dues in cash with which the temple or the state could buy necessary services. Our sources also indicate that, perhaps due to commercial expansion, there was a general increase in the cost of living as well as in the rate of interest.

Though archaeology has not been of much help to us in ascertaining the range and volume of coins in commercial transactions, a greater use of money during the period is uncontestable. Not only there is no reference to *viṣṭi* (forced labour) in our sources, there is also a clear evidence of payments of taxes, services and loans in cash. Besides money, the period witnessed the use of *huṇḍikās* or bills of exchange, which could facilitate large-scale commercial transactions without handling much of currency.

The growth of trade and commerce led to the emergence of a rich class of merchants. In the contemporary sources we get a vivid, though exaggerated, picture of such merchants whose wealth and grandeur were the envy of emperors. We are told that the *koṭīśvaras* (those possessing a crore or more) of Gujarat hoisted huge banners with ringing bells over their mansions and, apart from rich stores of gold, silver and jewels, possessed a large number of horses, elephants, ploughs, shops, houses, wagons and carriages. The rich merchants commanded great respect and power in the contemporary society and politics. They, in fact, attained a status as high as that of brāhmaṇas in learning and politics and as that of kṣatriyas in war. A number of merchant princes such as Sajjana, Udayana, Āmbaḍa, Vastupāla, Tejaḥpāla, etc. occupied ministerial positions under the Caulukya and Vāghelā kings. They played an important role in administrative, military and financial affairs of the state. They also acted as the avant-garde of culture, and evinced keen interest in promoting art, literature and architecture which had so far been the preserve of the ruling chiefs alone.

It is difficult to pin-point precisely the factors which accounted for the development of trade and commerce in western India during the eleventh-thirteenth centuries. Probably the growth in population, and the consequent increase in the number of rural settlements and also in the agricultural production, played an important role in the socio-economic scenario of the period. Though it is not easy to ascertain the rate of growth of population, the numerous references to fresh tanks, wells, temples, etc. constructed by kings and ministers for the agricultural, physical and spiritual needs of the masses reflect the rise of new settlements in the region. The inscriptional references to the fragmentation

of land, or to the grant of a piece of land with clearly defined boundaries and estimated seed capacity, too suggest that additional persons were being accommodated on the existing land.

The growth in population naturally led to corresponding increase in the demand for agricultural goods. Therefore, efforts were made to bring waste and virgin land under cultivation and to improve the methods of farming and irrigation. We are told that the people of Gujarat were well aware of the rotation of crops, and made good use of it. Apart from different types of big and small ploughs, they used iron-shod ploughs, and tilled the fields as many as three times before sowing. They also made a more systematic and regular use of manures. As for irrigation, it is significant that from the eighth century onwards we find increasing references to *arahaṭṭa,* generally translated as Persian water-wheel, and to the excavation of wells and tanks (*kūpa-taḍāga-vāpī*) in the regions of north Gujarat and south Rajasthan, which receive low rainfall. Though we may not be sure of the mechanism of *arahaṭṭa,* i.e. whether it had a gear system or not, our sources do suggest growing efficiency in irrigational techniques, and indicate an increase in the agricultural production of grains as well as of hemp, sesamum, sugarcane, cotton and indigo. It resulted in the growth of commercial contact between town and country-side, and brought prosperity to the region. The study of feudal production and feudal relationship is not directly related to the theme of our work, but we may note that the commercial development of the age did not disturb the existing land-vassal nexus or the feudal mode of production. In fact, as B.N.S. Yadava[1] and D.N. Jha[2] rightly point out, land onomy in western India as well as in other parts of the country continued to co-exist with the developed state of trade and commerce.

Another factor which contributed towards the growth of commercial activity and to the power and prosperity of traders was the development of foreign trade. Though there are not many references to Indian traders going abroad, our sources indicate that they had a close and intimate contact with the Arab traders who were staying in large number in almost all the important towns, marts and ports of western India. The Arab traders enjoyed more or less an exclusive control over the transhipment of oriental commodities. They collected their goods from China, South-east Asia and India, and carried them to the ports of the Persian lf and the Red Sea for sale in the European Continent. Apparently, e lack of Indian participation in seafaring activity may suggest a decline

SCNI, pp. 40–42, 171–72; *PIHC,* Bombay, 1980, pp. 56–57, and p. 75, fn. 250.
Presidential Address, *PIHC,* 1979, p. 30.

in Indian foreign trade, but in actuality it was not so because the Arabs were primarily the carriers rather than the producers of goods.[3] Their activities, therefore, could make no dent in the markets of Indian goods abroad.[4] In fact, with a more streamlined shipping network, though controlled by the Arabs, there might have been a greater outflow of Indian goods such as textiles, sugar, spices, etc. from the ports of Gujarat.

In short, the growth in agricultural output as well as a closer contact with the outside world through the Arab traders created an atmosphere for the developement of trade and commerce in western India during AD 1000–1300. The traders, making best of the situation, earned enormous wealth, and came to acquire an important position in the contemporary state and society.

[3] The only Arabian commodities which were in demand in the East were horses and frankincense; the former was sought after by the Indian chiefs and the latter by the Chinese.

[4] The demand which oriental goods continued to enjoy in the West is reflected in the fact that, after the Turkish control over Constantinople in AD 1453 and the closure of land routes to the East, the Europeans made frantic efforts to discover a sea route to India, and ultimately succeeded in AD 1498 when Vasco da Gama landed at Calicut.

Bibliography

PRIMARY SOURCES

Prakrit, Sanskrit and Apabhraṁśa Works

Abhidhānacintāmaṇi of Hemacandra, ed. with commentary in Hindi by Nemichandra Sastri and Haragovinda Sastri, Varanasi, 1964.

Abhidhānaratnamālā of Halāyudha *(Halāyudhakośa)* ed. Jayasankara Joshi, Varanasi, Śaka 1879; ed. Th. Aufrecht, rep., Delhi, 1975.

Ādi Purāṇa of Jinasena, ed. with Hindi trans. by Pannalal Jain, sec. edn., 2 vols., Kasi, 1963–65.

Agni Purāṇa, trans. M.N. Dutta, Calcutta, 1903; ed. with Hindi trans. by Shriram Sharma, 2 pts., Bareilly, 1968.

Amarakośa of Amarasiṁha ed. with Hindi commentary by Haragovinda Sastri, 4th edn., Varanasi, 1978.

Aṅgavijjā, ed. Muni Punyavijaya, Banaras, 1957.

Apabhraṁśakāvyatrayī of Jinadatta Sūri, ed. L.B. Gandhi, *GOS*, no. XXXVII, Baroda, 1927, 1967.

Aparājitapṛcchā of Bhuvanadeva, ed. P.A. Mankad, *GOS*, no. CXV, Baroda, 1950.

Aparārka's commentary on *Yājñavalkyasmṛti*, 2 vols., Poona, 1903, 1904.

Āpastamba Dharmasūtra, trans. G. Bühler, *SBE*, vol. II, pt. 1, rep., Delhi, 1965.

Arthaśāstra of Kauṭilya, ed. R. Shamasastry, Mysore, 1919; ed. T. Gaṇapati Sastri, Trivandrum, 1924–25; trans. R. Shamasastry, Mysore, 1929; ed. and Eng. trans. R.P. Kangle, 3 pts., Bombay, 1960–65.

Bhaviṣya Purāṇa, Bombay; ed. with Hindi trans. by Shriram Sharma, 2 pts., sec. edn., Bareilly, 1970.

Bhavisayattakahā of Dhanapāla, ed. C.D. Dalāl and P.D. Gune, *GOS*, no. XX, Baroda, 1923.

Bījagaṇita of Bhāskarācārya, ed. Achyutananda Jha, Banaras, 1949.

Bṛhannāradīya Purāṇa, ed. H. Sastri, *BI*, Calcutta, 1981; sec. edn., Varanasi, 1975.

Bṛhaspati Smṛti, trans. J. Jolly, *SBE*, vol. XXXIII, Oxford, 1889, rep., Delhi, 1965.

Bṛhatkathākośa of Hariṣeṇa, ed. A.N. Upadhye, Bombay, 1943.

Bṛhatkathāmañjarī of Kṣemendra, ed. Sivadatta and K.P. Parab, Bombay, 1931.

Bṛhatkathāślokasaṁgraha of Budhasvāmin, ed. P.K. Agrawala, and V.S. Agrawala, Varanasi, 1974.
Caturvargacintāmaṇi of Hemādri, ed. Bharatachandra Siromani etc., *BI*, Calcutta, 1873–1911.
Daśakumāracarita of Daṇḍin, Eng. trans. with notes M.R. Kale, Delhi, 1966.
Deśīnāmamālā of Hemacandra, ed. R. Pischel, see. edn. by P.V. Ramanujaswami, Vizianagaram, 1938; ed. with Eng. introduction Muralydhar Banerjee, Calcutta, 1931.
Deśopadeśa and *Narmamālā* of Kṣemendra, ed. M. Kaul, Poona, 1923.
Dharmābhyudaya Mahākāvya of Udayaprabha Sūri, ed. Chaturavijaya Muni and Puṇyavijaya Muni, *SJS*, no. IV, Bombay, vs 2005.
Dharmopadeśamālā Prakaraṇa of Jayasiṁha Sūri, ed. L.B. Gandhi, Bombay, 1949.
Dhūrtākhyāna of Haribhadra Sūri, ed. A.N. Upadhye and Jinavijaya Muni, Bombay, 1944
Dvyāśrayakāvya of Hemacandra, ed. A.V. Kathavate, 2 vols., Bombay, 1915, 1921; extracts trans. in Eng. in *IA*, IV, 1875, pp. 52–59.
Gaṇitasāra of Śrīdharācārya with the commentary in old Gujarati, ed. B.J. Sandesara, *JNSI*, vol. VIII, 1946, pp. 138–46.
Gaṇitasārasaṁgraha of Mahāvīrācārya, ed. and Eng. trans. M. Rangacarya, Madras, 1912; ed. and Hindi trans. L.C. Jain, Sholapur, 1963.
Gaṇitatilaka of Śrīpati with the commentary of Siṁhatilaka Sūri, ed. H.R. Kapadia, *GOS*, no. LXXVIII, Bombay, 1937.
Gautama Dhramasūtra, trans. G. Bühler, *SBE*, vol. II, pt. 1, Delhi, 1965.
Gṛhastharatnākara of Caṇḍeśvara, Calcutta, 1928.
Hammīramadamardana of Jayasiṁha Sūri, ed. C.D. Dalal, *GOS*, no. X, Baroda, 1920.
Hammīra Mahākāvya of Nayacandra Sūri, ed. N.J. Kirtane, Bombay, 1879.
Harṣacarita of Bāṇa, Eng. trans. E.B. Cowell and F.W. Thomas, London, 1897.
Jaina-pustaka-praśasti-saṁgraha, ed. Jinavijaya Muni, *SJS*, no. 18, Bombay, 1943.
Jagaḍucarita of Sarvananda, ed. G. Bühler, *Indian Studies*, no. 1.
Jātakas, ed. E.B. Cowell, 6 vols., London, 1981, rep., New Delhi, 1990.
Jambudvīpaprajñāpati, Bombay, 1920.
Karṇasundarīkathā of Bilhaṇa, ed. Durgaprasada and K.P. Parab, Bombay, 1888.

Karpūramañjarī of Rājaśekhara, ed. Ramakumar Acarya, Banaras, 1955.
Kathākośaprakaraṇa of Jineśvara Sūrī, ed. Jinavijaya Muni, *SJS*, Bombay, 1949.
Kathāsaritsāgara of Somadeva, ed. Durgaprasad and K.P. Parab, Bombay, 1930, *The Ocean of Story*, trans. C.H. Tawney and ed. with notes by M.N. Penzer, 10 vols., London, 1924–28; rep., New Delhi, 1968, text and trans. in Hindi K.N. Sharma Sarasvata, 2 vols., Patna, 1960.
Kāvyānuśāsana of Hemacandra, ed. R.C. Parikh and R.B. Athavale, 2 vols., Bombay, 1938.
Kharataragaccha-vṛhadgurvāvalī, ed. Jinavijaya Muni, *SJS*, no. 42, Bombay, 1956.
Kīrtikaumudī of Someśvara, ed. A.V. Kathavate, Bombay, 1883; ed. Puṇyavijaya Suri, *SJS*, no. 32, Bombay, 1961.
Kṛṣi-parāśara, ed. G.P. Majumdar and S.C. Banerji, *BI*, Calcutta, 1960.
Kṛtyakalpataru of Lakṣmīdhara, ed. K.V.R. Aiyangar, 14 vols., *GOS*, Baroda; Gṛhasthakāṇḍa, 1944, Vyavahārakāṇḍa, 1953.
Kullūka's commentary on *Manusmṛti*, Banaras, 1935; *Manvartha-muktāvalī*, ed. N.R. Acharya, Bombay, 1946.
Kumārapālacaritam (*Prākṛta Dvyāśrayakāvya*) of Hemacandra, ed. S.P. Pandit, sec. rev. edn., P.L. Vaidya, Poona, 1936.
Kumārapālacarita Mahākāvya of Jayasiṁha Sūrī of Kṛṣṇagaccha, ed. Ksantivijaya Gani, Bombay, 1926.
Kumārapālacaritra-saṁgraha, ed. Jinavijaya Muni, *SJS*, no. 41, Bombay, 1956.
Kumārapālaprabandha of Jinamaṇḍana, ed. Caturavijaya Muni, Bhavanagar, Saṁvat 1971.
Kumārapāla-pratibodha of Somaprabhācārya, ed. Jinavijaya Muni, *GOS*, no. XIV, Baroda, 1920.
Kuṭṭanīmata of Dāmodara, ed. M. Kaul, Calcutta, 1944; trans. E. Powys Mathers, London, 1927.
Kuvalayamālā of Uddyotana Sūrī, ed. with text, notes and Eng. introduction A.N. Upadhye, 2 pts., *SJS*, nos. 45, 46, Bombay, 1959, 1970.
Lekhapaddhati, ed. C.D. Dalal and G.K. Shrigondekar, *GOS*, no. XIX, Baroda, 1925.
Līlāvatī of Bhāskarācārya, trans. Colebrooke, ed. H.C. Banerji, Calcutta, 1893.
Lokaprakāśa of Kṣemendra, ed. J.D. Zadoo, Srinagar, 1947.
Mahābhārata, ed. with the commentary of Nilakantha Ramachandra Sastri Kinjawadekar, 6 vols., Poona, 1929–33, rep., New Delhi, 1979; 19 vols., critical edn., Poona, 1927ff.

Mānasollāsa of King Someśvara, ed. G.K. Shrigondekar, 3 vols., *GOS*, Baroda, 1967, 1939, 1961.
Mānasāra, ed. P.K. Acharya, 7 vols., Bombay, 1927–46; rep., New Delhi, 1980.
Manusmṛti or *The Laws of Manu*, trans. G. Bühler, *SBE*, vol. XXV, rep., Delhi, 1967.
Matsyamahāpurāṇam, trans. with notes Nag Saran Singh, Delhi, 1983.
Medhātithi's commentary on *Manu*, ed. Ganganatha Jha, Calcutta, 1932–39; trans. Ganganatha Jha, Calcutta, 1922–29.
Mitākṣarā (commentary by Vijñāneśvara on *Yājñavalkyasmṛti*), ed. J.R. Gharpure, Bombay, 1914; trans. J.R. Gharpure, Bombay, 1936ff; *SBHS*, Allahabad, 1913, 1918; ed. with Hindi commentary, U.C. Pandey, Varanasi, 1967.
Moharājaparājaya of Yaśaḥpāla, ed. Caturavijaya Muni, introduction by C.D. Dalal, *GOS*, no. IX, Baroda, 1918.
Mudṛtakumudacandra Prakaraṇa of Yaśaścandra, Banaras, 1906.
Naiṣadhīyacarita of Śrī Harṣa, Bombay, 1933; Eng. trans. K.K. Handiqui, Poona, 1965.
Nāradasmṛti, trans. J. Jolly, *SBE*, vol. XXIII, rep., Delhi, 1965.
Naranārāyaṇānanda Mahākāvya of Vastupāla, ed. C.D. Dalal, *GOS*, no. II, Baroda, 1916.
Padmānanda Mahākāvya of Amaracandra Sūri, ed. H.R. Kapadia, *GOS*, no. LVIII, Baroda, 1932.
Pariśiṣṭa-parvam of Hemacandra, ed. H. Jacobi, *BI*, Calcutta, 1883, 1932.
Pārthaparākrama of Prahlādanadeva, ed. C.D. Dalal, *GOS*, no. IV, Baroda, 1917.
Paṭṭāvalī of the Kharatara-gaccha, extracts trans. J. Klatt, *IA*, vol. XI, pp. 245-50.
Paṭṭāvalī of the Tapa-gaccha, extracts trans. J. Klatt, *IA*, vol. XI, pp. 251–56.
Paṭṭāvalī of the Upakeśa-gaccha, trans. A.F.R. Hoernle, *IA*, vol. XIX, 1890, pp. 233–42.
Prabandhacintāmaṇi of Merutuṅga, trans. M.A. Tawney, Calcutta, 1901; ed. Jinavijaya Muni, *SJS*, Santiniketan, 1933.
Prabandhakośa of Rājaśekhara, ed. Jinavijaya, *SJS*, no. 6, Santiniketan, 1935.
Prabhāvakacarita of Prabhacandra Sūri, ed. H.M. Sharma, Bombay, 1909; ed. Jinavijaya Muni, *SJS*, Calcutta, 1940.
Prācīna-gurjara-kāvya-saṁgraha, ed. C.D. Dalal, *GOS*, no. XIII, Baroda, 1920.

Pṛthvīrāja Rāso of Chand Bardai, Kasi.
Pṛthvīrāja Vijaya of Jayanaka, ed. G.H. Ojha and G. Gulerī, Ajmer, 1941.
Purātana-prabandha-saṁgraha, ed. Jinavijaya Muni, *SJS*, no. 2, Ahmedabad and Calcutta, 1936.
Rājataraṅgiṇī of Kalhaṇa, trans. with introduction, commentary and appendices M.A. Stein, 2 vols., Delhi, 1961; *The River of the Kings*, trans. R.S. Pandit, New Delhi, 1968.
Rāmacarita of Sandhyākara Nandi, ed. Haraprasad Sastri, rev. with Eng. trans. and notes by R.G. Basak, Calcutta, 1969.
Samarāiccakahā of Haribhadra Sūri, ed. H. Jacobi, Calcutta, 1926; chaps. 1 and 2, ed. M.C. Modi, Ahmedabad, 1935; chap. 6, ed. M.C. Modi, Ahmedabad, 1936.
Samarāṅgaṇasūtradhāra of Bhoja, ed. T. Gaṇapati Sastri, 2 vols., *GOS*, nos. 25, 32, Baroda, 1924, 1925; ed. D.N. Shukla, vol. I, Delhi, 1965.
Samayamātṛkā of Kṣemendra, ed. Durgāprasāda and K.P. Parab, Bombay, 1925; trans. E. Powys Mathers, London, 1927.
Śārṅgadharapaddhati, ed. P. Peterson, vol. I, Bombay, 1888.
Śatruñjaya Mahātmyam, ed. and Eng. trans. James Burgess, *IA*, vol. XXX, 1901.
Śiśupālavadha of Māgha, ed. Durgaprasada, Bombay, 1957; cantos I and II, ed. by Parasnath Dwivedi, Agra, 1978.
Smṛticandrikā of Devaṇṇabhaṭṭa, ed. L. Srinivāsāchārya, 6 vols., Mysore, 1914–21; ed. J.R. Gharpure, Bombay, 1918.
Śṛṅgāramañjarīkathā of Bhoja, ed. with notes and trans. Kalpalata Munshi, *SJS*, no. 30, Bombay, 1959.
Śukranīti, ed. G. Oppert, Madras, 1882; trans. B.K. Sarkar, Allahabad, 1914; rep., Delhi, 1973.
Sukṛtakīrtikallolinī of Udayaprabhācārya, ed. Puṇyavijaya Suri, *SJS*, no. 5, Bombay, 1961; ed. C.D. Dalal, *GOS*, no. X, Baroda, 1920.
Sukṛtasaṁkīrtana of Arisiṁha, ed. Caturvijaya Muni, Bhavnagar, 1917; extracts trans. E.R. Burgess, *IA*, vol. XXXI, 1902, pp. 477–95; ed. Puṇyavijaya Suri, *SJS*, no. 32, Bombay, 1961.
Sūrathotsava of Someśvara, ed. Sivadatta and K.P. Parab, Bombay, 1902.
Tilakamañjarīkathā of Dhanapāla, Bombay, 1903.
Tilakamañjarīsāra of Pallīpāla Dhanapāla, ed. N.M. Kansara, Ahmedabad, 1969.
Triṣaṣṭiśalākāpuruṣacarita of Hemacandra; text, 6 vols., Bhavnagar, 1905–9; Eng. trans. Helene M. Johnson, 6 vols., *GOS*, nos. LI, LXXVII, CVIII, CXXV, CXXXIX, CIL, Baroda, 1921–62.

Udayasundarīkathā of Soḍḍhala, ed. C.D. Dalal and E. Krishnamacharya, *GOS*, no. XI, Baroda, 1920.
Uktivyaktiprakaraṇa of Dāmodara Paṇḍita, ed. Jinavijaya Muni, *SJS*, no. 39, Bombay, 1953.
Upamitibhavaprapañcākathā of Siddharṣi, ed. P. Peterson and H. Jacobi *BI*, Calcutta, 1899.
Upavanavinoda of Sārṅgadhara, ed. G.P. Majumdar, Calcutta, 1893.
Vaijayantī of Yadavaprakāśa, ed. Gustav Oppert, Madras, 1893.
Varṇaratnākara of Kaviśekharācārya, ed. S.K. Chatterji and Babua Miśra, Calcutta, 1940.
Vasanta Vilāsa of Bālacandra, ed. C.D. Dalal, *GOS*, no. VII, Baroda, 1917.
Vastupālacarita of Jinaharṣa Gaṇi, ed. Kirtivijaya Muni, Ahmedabad, 1941.
Vastupāla-Tejaḥpāla-praśasti of Jayasiṁha Sūri, ed. C.D. Dalal, *GOS*, no. X, Baroda, 1920.
Vastupāla-praśasti-saṁgraha, ed. Puṇyavijaya Suri, *SJS*, no. 5, Bombay, 1961.
Vasudevahiṇḍi of Saṁghadāsa Gaṇi, ed. Caturavijaya Muni and Puṇyavijaya Muni, Prathama Khaṇḍa, vols. I-II, Bhavnagar, 1930–31.
Vikramāṅkadevacarita of Bilhaṇa, ed. G. Bühler, Bombay, 1875.
Vīramitrodaya of Mitramiśra, 4 vols., Banaras, 1913.
Vīsaladeva Rāso, ed. M.P. Gupta and A.C. Nahata, 1953.
Viṣṇu Dharmaśāstra, trans. J. Jolly, *SBE*, vol. VII, rep., Delhi, 1965.
Vivādaratnākara of Caṇḍeśvara, ed. J. Vidya Sagara, Calcutta, 1887.
Vividha-tīrtha-kalpa of Jinaprabha Sūrī, ed. Jinavijaya Muni, Ahmedabad and Calcutta, 1934; Hindi trans. A.B. Nahata, Mewanagar, 1978.
Viśvarūpa's commentary on *Yājñavalkyasmṛti*, T. Gaṇapati Sastri, Trivandrum, 1922–24.
Yaśastilakacampū of Somadeva Sūri, ed. and trans. Sundar Lal Sastri, Varanasi, 1960, 1971.
Yuktikalpataru of Bhoja, ed. Isvara Chandra Sastri, Calcutta, 1971.

Catalogues of Manuscripts

A Descriptive Catalogue of Palm-leaf and Important Paper MSS in the Bhandars at Jesalmere, ed. C.D. Dalal and L.B. Gandhi, *GOS*, no. XXI, Baroda, 1923.
A Descriptive Catalogue of MSS in the Jain Bhandara at Pattan, ed. C.D. Dalal and L.B. Gandhi, vol. I, *GOS*, no. LXXVI, Baroda, 1937.
Catalogue of Manuscripts in the Jaina Bhandar at Limbaḍi, ed. Caturavijaya Muni, Bombay, 1928.

Reports of Operation in Search of Sanskrit Manuscripts in the Bombay Circle, P. Peterson, Bombay, 1884–99.

Arabic, Chinese, Persian and European Works

Ball, V. trans., *Travels in India* by Jean-Baptiste Tavernier, New Delhi, 1977.

Beal, S. trans., *Si-yu-ki, Buddhist Records of the Western World*, trans. from the Chinese of Hiuen Tsiang, 2 vols., rep., New Delhi, 1983, new edn., *Chinese Accounts of India*, 4 vols., Calcutta, 1957–58; *Travels of Fah-Hian and Sung-Yun*, trans. from the Chinese, Ist published 1869, sec. edn., Calcutta, 1964.

Beveridge, A.S. trans., *Babur-Nama* (Memoirs of Babur), 2 vols. in one, rep., Delhi, 1990.

Blochmann, H. and Jarrett, H.S. trans., *The Ain-i-Akbari* of Abul Fazl, 3 vols., New Delhi, 1977–78.

Burgess, James trans., *Tarikh-i-Sorath* of Ranchodji Amarji, Bombay, 1882.

Elliot, H.M., *Bibliographical Index to the Historians of Mohammedan India*, 4 vols., rep., Delhi, 1976.

——— and J. Dowson, *History of India as Told by its Own Historians*, 8 vols., London, 1866–77, rep., Allahabad; vol. II reprinted with introduction by M. Habib, commentary by S.R. Hodivala and supplement by K.A. Nizami, Aligarh, 1952.

Ferrand, G., *Voyage du Marchand Arabe Sulayman en Inde et en Chine*, Paris, 1922.

———, *Relations, De Voyages Et Texts Geographiques Arabes, Persans Et Turks Relatifs a L' Extreme-Orient Du Ville Au XVIIIe Siecles*, 2 vols., Paris, 1913–14.

Gibb, H.A.R. trans., Ibn Battuta, *Travels in Asia and Africa*, London, 1929, rep., New Delhi, 1986.

Giles, H.A. trans., *The Travels of Fa-Hsien*, Cambridge, 1923, 1959.

Hirth, F. and Rockhill, W.W. trans., *Chau Ju Kua: His Work on the Chinese and Arab Trade in the 12th and 13th Centuries Entitled Chu-fan-chi*, St. Petersburg, 1911, rep., Amsterdam, 1966.

Husain, Mahdi trans., *The Rehla of Ibn Battuta*, *GOS*, no. 122, Baroda, 1953, 1976.

Lokhandwala, M.F. trans., *Mirat-i-Ahmadi* of Ali Muhammad Khan, *GOS*, no. 146, Baroda, 1965.

Maqbul Ahmad, S. trans., *India and the Neighbouring Territories in the Kitab Nuzhat Al-Mushtāq of Al-Idrisi*, Leiden, 1960.

McCrindle, J.W. trans. and ed., *Ancient India as Described in Classical Literature*, Westminster, 1901, rep., New Delhi, 1979.
———, *Christian Topography of Cosmos*, London, 1897.
———, *Ancient India as Described by Ptolemy*, London, 1885, rev. edn. with reference and appendices by R.C. Jain, rep., New Delhi, n.d.
———, *The Commerce and Navigation of the Erythraean Sea: Being a translation of the Periplus Maris Erythraie*, rep., Calcutta, 1973.
Minorsky, V. trans., *Hudud al-Alam*, London, 1937.
———, ed., *Sharaf al-Zaman Tahri Marvazi on China, the Turks and India*, London, 1942.
Raverty, H.G. trans., *Tabaqat-i-Nasiri* of Minhaj-ud-din, 2 vols., Calcutta, 1873–97, rep., New Delhi, 1970.
Sachau, E.C. ed., *Alberuni's India*, 2 vols., London, 1888, rep., New Delhi, 1983.
Schoff, W.R. trans. and ed., *The Periplus of the Erythraean Sea*, London, 1912, rep., New Delhi, 1974.
Spies, Otto trans., *An Arab Account of India in the 14th Century* (extracts from Al-Qalqashandi's *Subh al-Asha*), Aligarh, 1941.
Takakusu, J. trans., *A Record of the Buddhist Religion as Practised in India and the Malaya Archipelago* by I-tsing, Oxford, 1896, rep., Delhi, 1966.
Togan, A.J.V. ed., *Biruni's Picture of the World*, Memoirs of the Archaeological Survey of India, no. 53, Delhi, 1937.
Van Der Lith, P.A. and L. Marcel Devic, text and French trans., ed., *Ajaib-ul-Hind* of Buzurg-bin-Shahryar, Leiden, 1883–86.
Watters, T. trans., *On Yuan Chwang's Travels in India*, ed. T.W. Rhys Davids and S.W. Bushell, 2 vols., London, 1904–5; rep., New Delhi, 1973.
Yule, H. and H. Cordier, ed. and trans., *The Book of Ser Marco Polo*, 2 vols., rep., Amsterdam, 1975.
———, *Cathay and the Way Thithery*, 4 vols., London, 1915–16.

*Inscriptions**

Acharya, G.V. ed., *Historical Inscriptions of Gujarat*, 3 vols., Bombay, 1933–38.
Bhandarkar, D.R., *List of Inscriptions of Northern India*, Appendix, *EI*, vols. XIX-XXIII.

*For individual inscriptions of the Caulukya kings, see A.K. Majumdar, *Chaulukyas of Gujarat*, Bombay, 1956, pp. 498–504.

Bühler, G. ed., "Eleven Land Grants of the Chaulukyas of Aṇhilavād", *IA*, vol. VI, pp. 180–214.

———, ed., "The Jaina Inscriptions from Śatrunjaya", *EI*, vol. II, pp. 34–86.

Dikshit, M.G. ed., *Selected Inscriptions from Maharashtra* (5th to 12th century AD), Poona, 1947.

Diskalkar, D.B. ed., "Inscriptions of Gujarat", *New Indian Antiquary*, vols. I and II.

Fleet, J.F., *Inscriptions of the Early Gupta Kings and their Successors*, *CII*, vol. III, Calcutta, 1888, rep., Varanasi, 1963.

Gadre, A.S., *Important Inscriptions from the Baroda State*, vol. I, Baroda, 1943.

Gourishankar, V. ed., *Sanskrit Inscriptions from Kathiawar and Mewar*, Bhavnagar, n.d.

Hiralal, *Descriptive Lists of the Inscriptions in the C.P. and Berar*, Nagpur, 1932.

Jackson, A.M.T. trans., "Bhinmal Inscriptions", *Bombay Gazetteer*, vol. I, pt. I, 1896, Appendix III, pp. 471–88.

Kirste, J. ed., "Inscriptions from Northern Gujarat", *EI*, vol. II, pp. 24–34.

Lüders, H. ed., "Jaina Inscriptions at the Temple of Neminatha on Mount Abu", *EI*, vol. VIII, pp. 200–9.

Mirashi, V.V. ed., *Inscriptions of the Śilāhāras, CII*, vol. VI, New Delhi, 1977.

———, *Inscriptions of the Kalachuri-Chedi Era, CII*, vol. IV, 2 pts., Ootacmund, 1955.

Nahar, P.C. ed., *Jaina Inscriptions* (*Jaina Lekha-Saṁgraha*), 3 vols., Calcutta, 1918–29, pt. III, rep., Delhi, 1983.

Nahata, A.B. ed., *Bikaner Jaina Lekha Saṁgraha*, Calcutta, 1956.

Peterson, P., *A Collection of Prakrit and Sanskrit Inscriptions*, Bhavnagar, 1905.

Sircar, D.C. ed., *Select Inscriptions Bearing on Indian History and Civilization*, vol. I, Calcutta, 1942; vol. II, Delhi, 1983.

Suri Punyavijaya ed., *Vastupālaprasasti Saṁgraha*, *SJS*, no. 5, Bombay, 1961, pp. 44–77.

Vidyavijaya Muni and Vijayadharma Suri ed. and collected, *Prācīna Lekha Saṁgraha*, pt. I, Bhavnagar, 1929.

Vijaya Murti ed., *Jaina Śilālekha Saṁgraha*, pt. III, Manika Chandra Digambar Jain Granthamala, Bombay, vs 2013.

SECONDARY SOURCES

Abrams, Philip and Wrigley, E.A., *Towns in Societies*, Cambridge, 1979.
Acharya, G.V., "History of Coinage in Gujarat", *AIOC*, VII, Baroda, 1933, pp. 689–702.
Adhya, G.L., *Early Indian Economics: Studies in the Economic Life of Northern and Western India, c. 200 BC-300 AD*, New Delhi, 1966.
Agrawala, R.C., "Numismatic Data in the *Gaṇitasāra*", *JNSI*, XX, pt. 1, 1958, pp. 38–41.
———, "Literary Evidence for the Coinage of Mewar (10th–17th century)", *JNSI*, XX, pt. 1, 1958, pp. 15–25.
———, "Rūpaka—A Coin Denomination", *JNSI*, XIX, pt. 2, 1957, pp. 115–20.
———, "Dramma in Ancient Indian Epigraphs and Literature", *JNSI*, XVII, pt. 2, 1955, pp. 64–82.
Ahmad, Ibn Majid, *Arab Navigation in the Indian Ocean before the Coming of the Portuguese*, London, 1971.
Ahmad, Maqbul, *Indo-Arab Relation: An Account of India's Relations with the Arab World from Ancient up to Modern Times*, Bombay, 1969.
———, "Commercial Relations of India with the Arab World", *Indian Culture*, no. 2, 1964, pp. 141–56.
Aiyangar, K.V.R., *Aspects of Ancient Indian Economic Thought*, Banaras, 1934.
Aiyangar, S.K., *South India and Her Muhammedan Invaders*, London, 1921; rep., New Delhi, n.d.
Alari, S.M. Ziauddin, *Arab Geography in the Ninth and Tenth Centuries*, Aligarh, 1965.
Ali, C.F.M., *Arab Geography*, translation of Reinaud's *Geographie*, Paris, 1848, Aligarh, 1959.
Allan, J., *Catalogue of the Coins of Ancient India* (in the British Museum), London, 1936, rep., New Delhi, 1975.
Altekar, A.S., *The Rāshṭrakūṭas and Their Times*, Poona, 1934.
———, *The Village Communities in Western India*, London, 1927.
———, *A History of Important Towns and Cities in Gujarat and Kathiawad (from earliest times to about 1300 AD)*, Bombay, 1926, a reprint of *IA*, vols. LIII and LIV, 1924, 1925, Supplement.
———, "The Relative Prices of Metals and Coins in Ancient India", *JNSI*, II, pp. 1–14.
———, "Origin and Early History of Coinage in Ancient India", *JNSI*, XV, pt. 1, 1953, pp. 1–26.

Appadorai, A., *Economic Conditions in South India*, vol. I (*1000–1500 AD*), Madras, 1936.
Arnold, T., *The Caliphate*, Oxford, 1924.
Arora, R.K., *Historical and Cultural Data from the Bhaviṣyapurāṇa*, New Delhi, 1972.
Ashraf, K.M., *Life and Condition of the People of Hindustan*, sec. edn., Delhi, 1970.
Awasthy, R.S. & A.K. Ghosh, "References to Muhammadans in the Sanskrit Inscriptions in Northern India AD 730–1320", *JIH*, XV, pt. 2, 1938, pp. 161–84; XVI, pp. 24–26.
Ayyar, K.R.V., "Medieval Trade Crafts and Merchant Guilds in South India", *JIH*, XXV, 1947, pp. 269–80.
Ayyar, R.S.V., *Manu's Land and Trade Laws*, rep., Delhi, 1976.
Bagchi, P.C., *India and China*, Calcutta, 1944; sec. edn., Bombay, 1950.
Bajpai, K.D., *Bhāratīya Vyāpāra kā Itihāsa*, Mathura, 1951. (in Hindi)
Bandhopadhyaya, R.D., *Prācīna Mudrā*, trans. by R.C. Varma, Kasi, vs 1981. (in Hindi)
Bandyopadhyaya, N.C., *Economic Life and Progress in Ancient India*, Calcutta, 1925; rep., Allahabad, 1980.
Bandyopadhyay, S., "Pārūttha Dramma", *JNSI*, XXX, 1968, pp. 96–101.
Banerji, R.D., *History of Orissa*, vol. I, Calcutta, 1930.
Barnett, L.D., *Antiquities of India*, London, 1913; rep., Calcutta, 1964.
Barnett, R.D. "Early Shipping in the Near East", *Antiquity*, XXXII, 1958, pp. 220–30.
Barua, B.K., *A Cultural History of Assam (Early Period)*, Nowgong, 1951.
Basak, R.G., *The History of North-Eastern India*, Calcutta, 1934.
Basham, A.L., *The Wonder That was India*, 3rd rev. edn., London, 1967.
———, "Notes on Seafaring in Ancient India", *Arts and Letters*, XXIII, NS, 1949, pp. 60–71.
Basu, Jogiraj, *India of the Age of the Brāhmaṇas*, Calcutta, 1969.
Bayley, E.C., *Gujarat: The Local Muhammadan Dynasties*, London, 1886, rep., New Delhi, 1970.
Begde, P.V., *Ancient and Medieval Town Planning in India*, New Delhi, 1978.
Bernal, J.D., *Science in History*, vol. 4, third edn., Harmondsworth, 1965.
Bhandarkar, D.R., *Ancient Indian Numismatics*, Calcutta, 1921.
Bhatia, P., *The Paramāras (c. 800–1305 AD)*, New Delhi, 1970.
Bhattacharya, S.C., *Some Aspects of Indian Society—From c. 2nd century BC to c. 4th century AD*, Calcutta, 1978.
———, "The Rise of the Vaiśyas in the Post-Vedic Period", *South Asian Review*, VII, no. 1.

Bird, James, *The Political and Statistical History of Gujarat*, London, 1834.

Birdwood, G., *The Industrial Arts of India*, London, 1880, rep., London, 1971.

Bloch, Marc, *Feudal Society*, trans. from the French by L.A. Manyon, 2 vols., London, 1965.

Bongard-Levin, G.M., *Studies in Ancient India and Central Asia*, Calcutta, 1971.

———, "Some Problems of the Social Structure of Ancient India" in *History and Society*, Essays in Honour of Niharranjan Ray, D.P. Chattopadhyaya ed., Calcutta, 1978.

Bose, A.N., *Social and Rural Economy of Northern India c. 600 BC-200 AD*, 2 vols., Calcutta, 1942–45.

Bose, N.S., *History of the Chandellas of Jejakabhukti*, Calcutta, 1956.

Bosworth, C.E., *The Ghaznavids—Their Empire in Afghanistan and Iran*, Edinburgh, 1963.

Braudel, Fernand, *The Wheels of Commerce, Civilization and Capitalism*, vol. II, Eng. trans. S. Reynolds, London, 1985.

Brown, C.J., *Coins of India*, Calcutta, 1922; rep., Varanasi, 1973.

Buch, Maganlal A., *Economic Life in Ancient India*, 2 vols., Allahabad, 1979.

Buddha Prakash "An Eighth Century Indian Document on International Trade", *Bulletin of the Institute of Traditional Culture*, Madras, 1970, pp. 32–52.

Bühler, G., *Life of Hemacandrācārya*, trans. from German by M. Patel, Santiniketan, 1936; *Hemacandrācārya Jīvanacarita*, trans. in Hindi by Kasturmal Banthia, Varanasi, 1967.

Burgess, J.A.S., *Antiquities of Kathiawad and Kachh*, London, 1876; rep., Varanasi, 1971.

———, *Lists of the Antiquarian Remains of the Bombay Presidency*, Bombay, 1885.

———, *The Muhammedan Architecture of Broach, Cambay, Dholka, Champanir and Mahmudabad in Gujarat*, London, 1896.

Burgess, J. and H. Cousens, *The Antiquities of the Town of Dabhoi in Gujarat*, Edinburgh, 1888.

———, *Architectural Antiquities of Northern Gujarat*, London, 1903, rep., Varanasi, 1975.

Carus-Wilson, E. ed., *Medieval Merchant Ventures*, sec. edn., London, 1967.

———, *Essays in Economic History*, vol. I, London, 1954.

Cary, M. and Warmington, E.H., *The Ancient Explorers*, rev. edn., London, 1963.

Caves, Richards E., *Trade and Economic Structure: Models and Methods*, Delhi, 1956.

Chakraborty, Haripada, *Trade and Commerce of Ancient India*, Calcutta, 1966.

Chakravarti, N.P., *India and Central Asia*, Calcutta, 1927.

Champakalakshmi, R., "Urban Processes in Early Medieval Tamil Nadu" in *Situating Indian History*, S. Bhattacharya and R. Thapar ed., New Delhi, 1986.

———, "Urbanization in South India: The Role of Ideology and Polity", Presidential Address, Section I, *PIHC*, Srinagar, 1986.

Chanana, Devraj, *Slavery in Ancient India*, Delhi, 1960.

Charles, Hills, "Piracy in Eastern Waters", *IA*, LII, 1923, Supplement.

Charlesworth, M.P., *Trade Routes and Commerce of the Roman Empire*, Cambridge, 1924.

Chatterji, B.R., *Indian and Java*, Calcutta, 1933.

Chattopadhyaya, B.D., *Coins and Currency Systems in South India, c. AD 225–1300*, New Delhi, 1977.

———, "Irrigation in Early Medieval Rajasthan", *JESHO*, XVI, 1973, pp. 298–316.

———, "Trade and Urban Centres in Early Medieval North India", *IHR*, I, no. 2, 1974, pp. 203–19.

———, "Merchants and Markets in Early Medieval Rajasthan", *Social Science Probings*, II, no. 4, Dec. 1985, pp. 413–40.

———, "Urban Centres in Early Medieval Rajasthan: An Overview", in *Situating Indian History*, S. Bhattacharya and R. Thapar ed., New Delhi, 1986.

———, "Origin of the Rajputs, The Political, Economic and Social Processes in Early Medieval Rajasthan", *IHR*, III, no. 1, 1976, pp. 59–82.

———, "Political Processes and Structure of Polity in Early Medieval India", Presidential Address, *PIHC*, Burdwan, 1983.

Chattopadhyaya, S., *Social Life in Ancient India (in the background of the Yājñavalkya-Smṛti)*, Calcutta, 1965.

Chaudhuri, K.N., *Trade and Civilisation in the Indian Ocean, An Economic History from the Rise of Islam to 1750*, New Delhi, 1985.

——— and Dewey, Clive ed., *Economy and Society: Essays in Indian Economic and Social History*, New Delhi, 1979.

Chicherov, A.I., *India: Economic Development in the 16th–18th Centuries*, Moscow, 1971.
Chittick, Neville, "Indian Relations with East Africa before the Arrival of the Portuguese", *JRAS*, 1980, pp. 117–27.
Choudhary, A.K., *Early Medieval Village in North-Eastern India (AD 600–1200)*, Calcutta, 1971.
Choudhary, G.C., *Political History of Northern India from Jain Sources (c. 650–1300 AD)*, Amritsar, 1963.
Choudhary, P.C., *The History of the Civilisation of the People of Assam to the twelfth century AD*, Gauhati, 1959; sec. edn., Gauhati, 1966.
Choudhary, R.K., *Economic History of Ancient India*, Delhi, 1982.
Cipolla, Carlo M. ed., *The Fontana Economic History of Europe (the Middle Ages)*, London, 1976.
Clough, S.B., *Economic Development of Western Civilization*, New York, 1959.
Coggin-Brown, J. and Dey, A.K., *India's Mineral Wealth*, rev. edn., London, 1955.
Coleman-Norton, P.R. ed., *Studies in Roman Economic and Social History*, Princeton, 1951.
Commissariat, M.S., *A History of Gujarat*, vol. I (AD 1297–1573), Bombay, 1938.
Cook, M.A. ed., *Studies in the Economic History of the Middle East*, London, 1970.
Cousens, Henry, *The Architectural Antiquities of Western India*, London, 1926.
———, *The Antiquities of Sind with Historical Outline*, Calcutta, 1929, rep., Varanasi, 1975.
———, *Somanātha and Other Medieval Temples in Kāthiāwāḍ*, Arch. Survey of India, vol. XLV, Calcutta, 1931.
Cunningham, A., *The Ancient Geography of India*, new enlarged edn., Varanasi, 1975.
———, *Coins of Medieval India from the seventh century down to the Muhammadan Conquest*, London, 1894, rep., Delhi, 1967.
Curtin, Philip D., *Cross-Cultural Trade in World History*, Cambridge, 1984.
Das, B.S., *Studies in the Economic History of Orissa from Ancient Times to 1833*, Calcutta, 1978.
Das, Dipakranjan, *Economic History of the Deccan*, New Delhi, 1971.
Das, Dharmanarayan, *The Early History of Kalinga: A Socio-economic and Cultural History of Coastal Orissa*, Calcutta, 1977.

Das, S.K., *Economic History of Ancient India*, Calcutta, 1925.
Das, Sukla, *Socio-Economic Life of Northern India (c.AD 550 to AD 650)*, New Delhi, 1980.
Das Gupta, Ashin, "The Merchants of Surat c. 1700–1750" in *Elites in South Asia*, Edmund Leach and S.M. Mukherjee ed., Cambridge, 1970.
Deo, S.B., *History of Jaina Monachism from Inscriptions and Literature*, Poona, 1956.
Desai, M.D., *Jaina Sāhitya no Saṁkṣipta Itihās*, Bombay, 1933. (in Gujarati)
Desai, Z.A., "Muslims in the 13th Century Gujarat, as known from Arabic Inscriptions", *JOI*, Baroda, X, no. 4, 1960, pp. pp. 353–64.
Deshpande, C.D., *Western India—A Regional Geography*, Dharwar, 1948.
Dey, N.L., *The Geographical Dictionary of Ancient and Medieval India*, London, 1927, rep., Delhi, 1971.
Deyell, J.S., *Living Without Silver: The Monetary History of Early Medieval North India*, New Delhi, 1990.
Dhaky, M.A., "Moḍherā, Moḍha-Vaṁśa, Moḍha-Gaccha And Moḍha-Caityas", *JASB*, NS, vols. 56–59, 1986, pp. 144ff.
Dikshit, G.S., "Trade Guilds under the Chalukyas of Kalyani", *PIHC*, 1951, pp. 122–25.
Diskalkar, D.B., "Gadhia Coins with Horseman Reverse", *JNSI*, VIII, 1946, pp. 66–71.
Dobb, Maurice, *Studies in the Development of Capitalism*, rev. edn., London, 1978.
Dosabhai, E., *A History of Gujarat from the Earliest Period to the Present Time*, Bombay, 1894.
Drekmeier, Charles, *Kingship and Community in Early India*, Stanford, 1962.
Duby, Georges, *The Early Growth of the European Economy: Warriors and Peasants from the Seventh to the Twelfth Century*, London, 1974.
Dumont, Louis, *Homo Hierarchicus: The Caste System and its Implications*, Eng. trans. by Mark Sainsbury, London, 1970.
Dutt, N.K., *Origin and Growth of Caste in India*, vol. I, London, 1931, vol. II, Calcutta, 1965.
Engels, F., *The Origin of the Family, Private Property and the State*, Moscow, 1972.
Enthoven, R.E., *The Tribes and Castes of Bombay*, 3 vols., Bombay, 1922.
Fauljames, Major, "A Description of the Salt water lake called the Null, situated on the Isthmus of Kattyawar", *JBBRAS*, V, 1857, pp. 109–16.

Fick, Richard, *The Social Organisation in North-East India in Buddha's Time*, trans. S. Maitra, rep., Varanasi, 1972.
Fisher, Ivo, "The Problem of the Seṭṭhi in Buddhist Jātakas", *Archiv Orientalini*, XXII, 1964, pp. 238–66.
Forbes, A.K., *Rās-Mālā, Hindu Annals of Western India*, rep., New Delhi, 1973.
Forbes, R.J., *Studies in Ancient Technology*, 9 vols., Leiden, 1955–64.
———, *Man the Maker: A History of Technology and Engineering*, London, 1958.
Gadre, A.S., *Archaeology in Gujarat (1934–47)*, Baroda, 1947.
———, "Some Rare Coins from Gujarat", *JNSI*, XII, pt. 1, 1950, pp. 26–30.
Gandhi, L.B., "Gujarāta no Prācīna Mantrī-Vaṁśa", *AIOC*, 1933, pp. 1157–63. (in Gujarati)
Ganguly, D.C., *History of the Paramara Dynasty*, Dacca, 1933.
Ghoshal, U.N., *Contributions to the History of the Hindu Revenue System*, Calcutta, 1929, sec. edn., Calcutta, 1972.
———, *The Agrarian System in Ancient India*, sec. edn., Calcutta, 1973.
———, "Corroboration of Marco Polo's Account of India from Indian Sources", in *Sir Jadunath Sarkar Commemoration Volume*, H.R. Gupta ed., pt. 2, 1958, pp. 104–7.
Ghurye, G.S., *Caste and Class in India*, Bombay, 1969.
Gode, P.K., *Studies in Indian Literary History*, 3 vols.; vols. I and II, Bombay, 1953–54, vol. III, Poona, 1956.
———, "Reference to Persian Horses in Indian Literature", *PO*, XI, nos. 1–2, 1946, pp. 1ff.
Godelier, M., "The Notion of Asiatic Mode of Production in Marx and Engels", *Enquiry*, II, nos. 2 and 3, NS, 1965.
Goitein, S.D., *Studies in Islamic History and Institutions*, Leiden, 1966.
———, "Letters and Documents on the Indian Trade in Medieval Times," *Indian Culture*, no. 3, 1963, pp. 188–205.
Gokhale, B.G., "The Merchant in Ancient India", *JAOS*, vol. XCVII, no. 2, 1977, pp. 125–30.
Gopal, Lallanji, *The Economic Life of Northern India c. AD 700–1200*, Delhi, 1965.
———, *Aspects of History of Agriculture in Ancient India*, Varanasi, 1980.
———, *Early Medieval Coin-Types of Northern India*, Varanasi, 1966.
———, "Indian Shipping in Medieval Period", *India's Contribution to World Thought and Culture*, ed., Lokesh Chandra etc., Vivekananda Commemoration Volume, Madras, 1970, pp. 108–22.

———, "India's Foreign Trade in the Ancient Period—Its impact on Society", *Journal of the Quarterly Review*, V, Calcutta, 1965–66, pp. 186–93.

———, *Śukranīti—A nineteenth century text*, Varanasi, 1978.

Gopal, Surendra, *Commerce and Crafts in Gujarat, 16th and 17th centuries*, New Delhi, 1975.

Gunawardana, R.A.L.H., "An Analysis of the Pre-Colonial Social Formations in Asia in the Writings of Karl Marx", *IHR*, II, no. 2, 1976, pp. 365–88.

———, "Social Function and Political Power: A case study of State Formation in Irrigation Society"; *IHR*, IV, no. 2, 1978, pp. 259–73.

Gupta, Chitralekha, "The Horse Trade in North India: Some Reflections on Socio-Economic Life", *JAIH*, XIV, 1983–84, pp. 186–206.

Gupta, D.K., *Society and Culture in the Time of Daṇḍin*, New Delhi, 1972.

Gupta, P.L., *Coins*, New Delhi, 1969.

———, "The Silver Coins of Jayasiṁha", *JNSI*, VIII, pt. 2, 1956, pp. 206–9.

Habibullah, A.B.M., *The Foundation of Muslim Rule in India*, Lahore, 1945.

Habib, Irfan, *The Agrarian System of Mughal India*, Bombay, 1963.

———, "The Peasant in Indian History", Presidential Address, *PIHC*, Kurukshetra, 1982.

———, "Technology and Barriers to Social Change in Mughal India", *IHR*, V, 1978–79, pp. 153–74.

———, "Technological Changes and Society, 13th and 14th Centuries", Presidential Address, *PIHC*, 1969, pp. 139–61.

Habib, M., *Sultan Mahumud of Ghazni*, sec. edn., Aligarh, 1951.

Hall, D.G.E., *A History of South-East Asia*, sec. edn., London, 1958.

Hall, K.R., *Trade and Statecraft in the Age of the Colas*, New Delhi, 1980.

Handiqui, K.K., *Yasastilaka and Indian Culture*, Sholapur, 1949.

Hasan, Hadi, *A History of Persian Navigation*, London, 1928.

Heaton, Herbert, *Economic History of Europe*, Tokyo, 1964.

Hertel, Johannes, *On the Literature of the Shvetambaras of Gujarat*, Leipzig, 1922.

Hirth, F., *China and the Roman Orient*, Leipzig, 1885.

———, "Contribution to the History of Oriental Trade During the Middle Ages", *China Review*, XVIII, pt. 5, 1889, pp. 307–18.

Hitti, P.K., *History of the Arabs*, London, 1956

Hobsbawn, Eric ed., *Precapitalist Economic Formations*, London, 1965.
Hodivala, S.H., *Studies in Indo-Muslim History*, Bombay, 1939, Supplement, vol. II, Bombay, 1957.
Hourani, G.F., *Arab Seafaring in the Indian Ocean in Ancient and Early Medieval Times*, Princeton, 1951.
———, "A South Arabian Voyage to India-Rejoinder to G.W. Van Book", *JAOS*, LXXX, 1960.
Husain, Yusuf, *Glimpses of Medieval Indian Culture*, Bombay, 1962.
Husaini, S.A.Q., *The Economic History of India*, vol. I, Calcutta, 1962.
Imamuddin, S.M., "Commercial Relations of Spain with Iraq, Persia, Khurasan, China and India in the 10th Century A.D.", *Indian Culture*, no. 3, 1961, pp. 177–82.
Indraji Bhagvanlal and Jackson, A.M.T., *History of Gujarat, Gazetteer of the Bombay Presidency*, vol. I, pt. 1, Bombay, 1896.
Indrapala, K., "Some Medieval Mercantile Communities of South India and Ceylon", *Journal of Tamil Studies*, II, no. 2, Oct. 1970.
Jafri, S. Razia, "Description of India (Hind and Sind) in the Works of al-Istakhari, Ibn Hauqal and al-Maqdisi", *Bulletin of the Institute of Islamic Studies*, Aligarh Muslim University, 1961, no. 5.
Jain, D.C., *Economic Life in Ancient India as Depicted in Jain Canonical Literature*, Vaishali, 1980.
Jain, J.C., *Life in Ancient India as Depicted in Jaina Canon and Commentaries*, sec. rev. and enl. edn., New Delhi, 1984.
———, *Prākrit Jaina Kathā Sāhitya*, Ahmedabad, 1971.
———, *The Vasudevahiṇḍi: An Authentic Version of the Bṛhatkathā*, Ahmedabad, 1977.
Jain, J.P., *The Jaina Sources of the History of Ancient India (100 BC-AD 900)*, Delhi, 1964.
Jain, K.C., *Jainism in Rajasthan*, Sholapur, 1963.
———, *Malwa Through the Ages (from the Earliest Times to 1200 AD)*, Delhi, 1972.
———, *Ancient Cities and Towns of Rajasthan—A Study of Culture and Civilization*, Delhi, 1972.
Jain-Neubauer, Jutta, *The Stepwells of Gujarat in Art-Historical Perspective*, New Delhi, 1981.
Jain, P.C., *Labour in Ancient India*, New Delhi, 1971.
———, *Socio-Economic Explorations of Medieval India from 800 AD to 1300 AD*, Delhi, 1976.
Jain, P.S., "An Account of the Trade and Shipping in Prakrit Literature", in *Contribution of Jainism to Indian Culture*, R.C. Dwivedi ed., Varanasi, 1975, pp. 270–78.

———, *Kuvalayamālākahā Kā Sāṁskṛtika Adhyayana*, Vaishali, 1975. (in Hindi)

Janaki, V.A., *Gujarat as the Arab Knew it: A Study in Historical Geography*, Baroda, 1969.

———, *The Commerce of Cambay from the Earliest Period to the Nineteenth Century*, Baroda, 1980.

Jha, D.N., *Revenue System in Post-Mauryan and Gupta Times*, Calcutta, 1967.

———, ed., *Feudal Social Formation in Early India*, Delhi, 1987.

———, *Studies in Early Indian Economic History*, New Delhi, 1980.

———, "Early Indian Feudalism—A Historiographical Critique", Persidential Address, *PIHC*, Waltair, 1979, pp. 15–45.

Jhote, R.B., "Gujarat History and Culture", Presidential Address, *AIOC*, XVII, Ahmedabad, pp. 195–220.

Joshi, M.C., "An Early Inscriptional Reference to Persian Wheel", *Professor K.A. Nilakanta Sastri Felicitation Volume*, Madras, 1971, pp. 214–17.

Jung-Pang, Lo, "Maritime Commerce and its Relation to the Sung Navy", *JESHO*, XII, 1969, pp. 57–101.

———, "The Emergence of China as a Sea Power During the late Sung and early Yuan Periods", *Far Eastern Quarterly*, XIV, pt. 4, pp. 489–503.

Kane, P.V., *History of Dharmaśāstra*, 5 vols., Poona, 1930–62.

Kantawala, S.G., *Cultural History from the Matsyapurāṇa*, Baroda, 1964.

Karashima, N., *South Indian History and Society*, Delhi, 1984.

———, "Relations between South India and China in Chola Times", *Professor K.A. Nilakanta Sastri Felicitation Volume*, Madras, 1971, pp. 69–71.

Keith, A.B., *A History of Sanskrit Literature*, Delhi, 1973.

Kosambi, D.D., *An Introduction to the Study of Indian History*, Bombay, 1956; sec. edn., Bombay, 1975.

———, *The Culture and Civilisation of Ancient India*, London, 1965.

———, "Indian Feudal Trade Charters", *JESHO*, II, 1959, pp. 281–93.

Krishnamoorthy, A.V., *Social and Economic Conditions in Eastern Deccan (From AD 1000–AD 1250)*, Secunderabad, 1970.

Lahiri, Bela, "Complexities in the Study of Early Medieval Coins of Northern India", *JNSI*, XLII, 1980, pp. 74–94.

Lal, K.S., ed., *Studies in Asian History*, New Delhi, 1969.

Lamb, A., "A Visit to Siraf, an Ancient Port of the Persian Gulf", *JMBRAS*, XXXVII, pt. 1, 1964, pp. 1–19.

Lambton, Ann K.S., "The Merchant in Medieval Islam" in *Studies in Honour of S.H. Taqizadeh*, London, 1962, pp. 121–30.
Landstrom, B., *The Ship*, London, 1968.
Latourette, K.S., *The Chinese: Their History and Culture*, third edn., New York, 1959.
Law, B.C., *Historical Geography of Ancient India*, rep., New Delhi, 1984.
———, *India as Described in Early Texts of Buddhism and Jainism*, rep., Delhi, 1980.
———, *Al-Biruni's Knowledge of Indian Geography*, Calcutta, 1955.
———, "Distinguished Men and Women in Jainism", *Indian Culture*, III, no. 1, pp. 89ff.
Lewis, A.R., *The Northern Seas: Shipping and Commerce in Northern Europe*, Princeton, 1958.
Lewis, A. "Maritime Skill in the Indian Ocean 1368–1500", *JESHO*, XVI, 1973, pp. 238–64.
Loewe, Michael, *Imperial China*, London, 1966.
Lopez, Robert S., *The Commercial Revolution of the Middle Ages, 950–1350*, Cambridge, 1976.
———, and Raymond, I.W., *Medieval Trade in the Mediterranean World*, New York, 1955.
Ma, Laurence J.C., *Commercial Development and Urban Change in Sung China (960–1279)*, Ann Arbor, 1971.
Maity, S.K., *Economic Life of Northern Indian in the Gupta Period: c. AD 300–550*, Calcutta, 1957.
———, *Early Indian Coins and Currency System*, New Delhi, 1970.
Major, R.H., *India in the Fifteenth Century: Being a Collection of Narratives of Voyages to India*, rep., Delhi, 1974.
Majmudar, M.R., *Cultural History of Gujarat (from Early Times to Pre-British Period)*, Bombay, 1965.
———, *Historical and Cultural Chronology of Gujarat (from Earliest times to 942 AD)*, Baroda, 1960.
Majumdar, A.K., *Chaulukyas of Gujarat*, Bombay, 1956.
Majumdar, R.C., *Corporate Life in Ancient India*, Calcutta, 1922, third edn., Calcutta, 1969.
———, ed., The History and Culture of the Indian People Series, vol. V, *The Struggle for Empire*, Bombay, 1957, vol. VI, *The Delhi Sultanate*, Bombay, 1960.
———, *Hindu Colonies in the Far East*, Calcutta, 1944.
Malabari, B.M., *Gujarat and the Gujaratis*, London, 1882.

Malcolm, John, *A Memoir of Central India including Malwa and Adjoining Provinces*, 2 vols., rep., New Delhi, 1970.

Malhotra, S.L., "Commercial Rivalry in the Indian Ocean in Ancient Times", *JASB*, XXXIII, NS, 1958 (1960), pp. 129–46.

Mazumdar, B.P., *Socio-Economic History of Northern India (1030–1194 AD)*, Calcutta, 1960.

———, "Industries and Internal Trade in Earlv Medieval North India", *JBRS*, XLV-XLVI, 1979–80, pp. 230–55.

———, "Epigraphic Records on Migrant Brahmanas in North India (AD 1030–1225)", *IHR*, V, nos. 1–2, 1978–79, pp. 64–86.

———, "Iron Industry in Northern India on the eve of Turko-Afghan Conquest", *Indian Culture*, XIV, no. 1, pp. 32–36.

———, "Selection of Capital Cities in Ancient-Northern India: A Study of Geographical Factors (with special reference to c. AD 600–1200)", *JAIH*, XIV, 1983–84, pp. 117–37.

McCune, Evelyn B., "The Role of the Temples in the Social and Economic life of India", *Bulletin of the Institute of Traditional Culture*, Madras, 1960, pp. 5–19.

Mines, Mattison, *The Warrior Merchants: Textiles, Trade and Territory in South India*, Cambridge, 1984.

Misra, S.C., *Muslim Communities in Gujarat: Preliminary Studies in their History and Social Organisation*, Bombay, 1964, rep., New Delhi, 1985.

———, *The Rise of Muslim Power in Gujarat*. Bombay, 1963, rep., New Delhi, 1982.

Mishra, S.M., "India's Foreign Trade as known trom the Samaraiccakahā and the Kuvalayamālā", *JOI*, XXIV, pp. 187–200.

Mishra, S.S., *Mānasollāsa, Eka Sāṁskṛtika Adhyayana*, Varanasi, 1966. (in Hindi)

Mitchell, H., *The Economics of Ancient Greece*, Cambridge, 1957.

Mitchiner, Michael, *Oriental Coins and Their Values*, 3 vols.. London, 1977–79.

Mitra, Panchanan, "Prehistoric Trade-Routes and Commerce", *Indian Culture*, II, 1935–36, pp. 71–92.

Mitra, S.K., *The Early Rulers of Khajuraho*, Calcutta, 1958.

Mookerji, R.K., *A History of Indian Shipping and Maritime Activity*, sec. rev. edn., Calcutta, 1957.

More, V.N. ed., *Somanatha Temple*, Calcutta, 1948.

Moreland, W.H., *India at the Death of Akbar—An Economic Study*, London, 1928, rep., New Delhi, 1983.

Morgan, L.H., *Ancient Society*, ed. L.A. White, Cambridge, 1964.
Morley, J.A.E., "The Arabs and the Eastern Trade", *JMBRAS*, XXII, pt. 1, 1949, pp. 143–76.
Moti Chandra, *Jaina Miniature Painting From Western India*, Ahmedabad, 1949.
———, *Trade and Trade Routes in Ancient India*, Eng. trans. of *Sārthavāha*, New Delhi, 1977.
Mukhia, Harbans, "Was there Feudalism in Indian History", Presidential Address, Section II, *PIHC*, Waltair, 1979.
Mumford, Lewis, *The City in History*, London, 1961.
Munshi, K.M., *The Glory that was Gūrjaradeśa*, pt. II, Bombay, 1955.
———, *Gujarat and its Literature*, Bombay, 1954.
———, *Somanātha, the Shrine Eternal*, Bombay, 1951.
Nadwi, S.S., *Arab O' Hind Ke Ta'Alluqat*, trans. in Hindi by R.C. Varma, *Arab aur Bhārata Ke Sambandha*, Allahabad, 1930; trans. in English by M. Salahuddin, *Indo-Arab Relations*, Hyderabad, 1962.
Nainar, S.M.H., *Arab Geographers' Knowledge of South India*, Madras, 1942.
Nandi, R.N., "Growth of Rural Economy in Early Feudal India", Presidential Address, *PIHC*, Section I, Annamalainagar, 1984.
Nath, R., "Rehant Versus the Persia Wheel", *JAS*, Calcutta, XII, 1970, pp. 81–84.
Nath, Vijay, *Dāna: Gift System in Ancient India*, A *Socio-Economic Perspective*, New Delhi, 1987.
Nazim, M., *The Life and Times of Sultan Mahmud of Ghazna*, Cambridge, 1931, rep., New Delhi, 1971.
Newton, A.P., ed., *Travels and Travellers of the Middle Ages*, third edn., London, 1949.
Nigam, Shyamsunder, *Economic Organisation in Ancient India*, New Delhi, 1975.
Niyogi, P., *Contributions to the Economic History of Northern India*, Calcutta, 1962.
Niyogi, R., *The History of the Gāhaḍavāla Dynasty*, Calcutta, 1959.
Nizami, K.A., *Some Aspects of Religion and Politics in India During the 13th Century*, Bombay, 1961.
Oakeshott, W.F., *Commerce and Society*, Oxford, 1936.
Ojha, G.H., *The History of Rājputānā*, 5 vols., Ajmer, 1937–40. (in Hindi)
———, "Coins of Ajayadeva and Somaladevi", *IA*, XLI, 1912, pp. 209–11.
Pande, G.C., "Population in Ancient India", *JBRS*, XLV. 1959, pp. 381–90.

Pandeya, Deenabandhu, "Cowrie as a Monetary Token in Ancient India", *JNSI*, XXVIII, 1966, pp. 127ff.

Pandeya, B.K., *Temple Economy under the Colās*, New Delhi, 1984.

Pandya, Amrit, "The Coins of Jayasiṁha", *JNSI*, XVI, pt. 2, 1954, pp. 283–84.

Parkar, John ed., *Merchants and Scholars, Essays in the History of Exploration and Trade*, Minneapolis, 1965.

Petech, L., *Northern India according to the Shui-Ching Chu*, Rome, 1950.

Phillips, George, "Sea Ports of India and Ceylon, Described by Chinese Voyagers of the 15th Century together with an account of Chinese Navigation", *JCBRAS*, XX, NS, 1885, pp. 209–26.

Pirenne, Henri, *Economic and Social History of Medieval Europe*, trans. from French by I.E. Clegg, reprint, London, 1978.

———, *Medieval Cities: Their Origin and Revival of Trade*, rep., Princeton, 1946.

Polanyi, Karl, Arsenberg and Pearson ed., *Trade and Market in Early Empires*, Chicago, 1957.

Postan, M.M., *Medieval Trade and Finance*, Cambridge, 1973.

———, Rich, E.E. and Miller, E. ed., *The Cambridge Economic History of Europe*, vol. III, Economic Organization and Policies in the Middle Ages, rep., Cambridge, 1971.

Pran Nath, *A Study in the Economic Condition of Ancient India*, London, 1929; rep., Allahabad, 1980.

Prasad, P.C., *Foreign Trade and Commerce in Ancient India*, Delhi, 1977.

Premi, Nathu Ram, *Jaina Sāhitya aur Itihāsa*, Bombay, 1956. (in Hindi)

Puri, B.N., *The History of the Gurjara-Pratihāras*, Bombay, 1957, rep., New Delhi, 1986.

Qaiser, A. Jan, "The Role of Brokers in Medieval India", *IHR*, I, no. 2, 1974, pp. 22–46.

Rai, G.K., "Forced Labour in Ancient and Early Medieval India", *IHR*, III, no. 1, 1976, pp. 16–42.

Rai, Jaimal, *The Rural-Urban Economy and Social Changes in Ancient India (300 BC to 600 AD)*, Varanasi, 1974.

Randhawa, M.S., *A History of Agriculture in India*, vol. I, New Delhi, 1980.

Rao, R. Narasimgha, *Corporate Life in Medieval Āndhradeśa*, New Delhi, 1967.

Rao, S.R., "Shipping in Ancient India", in *India's Contribution to World Thought and Culture*, Lokesh Chandra etc. ed., Vivekanand Commemoration Volume, Madras, 1970, pp. 83–107.

Rawlinson, H.G., *Intercourse between India and the Western World*, rep., Delhi, 1977.
Ray, H.C., *The Dynastic History of Northern India*, 2 vols., rep., New Delhi, 1973.
Ray, P. ed., *Chemistry in Ancient and Medieval India*, Calcutta, 1956.
Raychaudhari, S.P. ed., *Agriculture in Ancient India*, New Delhi, 1964.
Raychaudhari, T. and Irfan Habib, ed., *The Cambridge Economic History of India*, vol. I, Cambridge, 1982.
Rehatsek, E., "Papers on Śatruñjaya and the Jains", *IA*, II, 1873, pp. 193ff, 258ff.
Reu, V.N., *Coins of Marwar*, Jodhpur, 1946.
Richards, D.S. ed., *Islam and the Trade of Asia*, Oxford, 1970.
Risley, H.H., *The People of India*, sec. edn. ed. by W. Crooke, New Delhi, 1969.
Rodinson, Maxime, *Islam and Capitalism*, trans. Brian Pearce, Harmondsworth, 1977.
Rodolsky, R., "The Distribution of the Agrarian Product in Feudalism", *JEH*, XI, no. 3, 1951.
Rostovtzeff, M.I., *Social and Economic History of the Roman Empire*, sec. rev. edn., P.M. Fraser, 2 vols., Oxford, 1979.
Rotstein, Abraham, "Karl Polanyi's Concept of Non-Market Trade", *JEH*, 1970, pp. 117–26.
Roy, Niranjana, "The Ancient Hindu Law of Pledges and Bailments", *JDL*, Calcutta, XXXIII, 1939, pp. 1–120.
Roy, P.C., *The Coinage of Northern India. The Early Rajaputa Dynasties From the 11th to the 13th Centuries* AD, Delhi, 1980.
Ruben, Walter, "The Development of the Town in Ancient India", in *History and Society*, D.P. Chattopadhyaya ed., Calcutta, 1978.
Russell, J.C., "The Population of Hiuen Tsang's India (AD 620–645)", *JIH*, XLVII, pt. 2, August 1969, pp. 367–87.
Sabloff, A Karlovsky, C.C. Lamberg ed., *Ancient Civilization and Trade*, New Mexico, 1975.
Saletore, B.A., *Medieval Jainism*, Bombay, 1938.
Saletore, R.N., *Early Indian Economic History*, Bombay, 1973.
Samaddar, J.N., *Economic Condition of Ancient India*, Calcutta, 1922.
Samar, R.L., "Ancient Coins of Mewar", *JNSI*, XX, 1958, pp. 26–37.
Samarrai, A., "Medieval Commerce and Diplomacy, Islam and Europe AD 850–1300", *CJH*, XV, 1980, pp. 1–21.
Samhaber, Ernest, *Merchants Make History*, Eng. trans. by E. Osers, London, 1963.

Sandesara, B.J., *Literary Circle of Mahāmātya Vastupāla and its Contribution to Sanskrit Literature*, Bombay, 1953.

———, "Weights, Measures and Coinage of Medieval Gujarat", *JNSI*, VIII, 1946, pp. 24ff.

Sangave, V.A., *Jaina Community: A Social Survey*, sec. edn., Bombay, 1980.

Sankalia, H.D., *Studies in the Historical and Cultural Geography and Ethnography of Gujarat*, Poona, 1949.

———, *Archaeology in Gujarat (including Kathiawad)*, Bombay, 1941.

———, "Sanjan—A Miniature Bombay in AD 980", in *Studies in Indology*, D.C. Sircar Felicitation Volume, B.N. Mukherjee, D.R. Dass etc. ed., Delhi, 1983.

Sarkar, B.K., *Inland Transport and Communication in Medieval India*, Calcutta, 1925.

Sastri, Ajay Mitra, *India as seen in the Kuṭṭanīmata of Dāmodara Gupta*, New Delhi, 1975.

———, *India as seen in the Bṛhatsaṁhitā of Varāhamihira*, Varanasi, 1969.

Sastri, Devendrakumar, *Bhavisayattakahā Tathā Apabhraṁśa-Kathā-kāvya*, Delhi, 1970. (in Hindi)

Sastri, H. *Ruins of Dabhoi*, Gaekwad's Archaeological Series, Memoirs no. 3, Baroda, 1940.

Sastri, K.A.N., *Foreign Notices of South India*, Madras, 1939.

———, *The Colas*, sec. rev. edn., Madras, 1955.

———, *South India and South-East Asia* Mysore, 1978.

———, *South Indian Influences in the Far East*, Bombay, 1949.

———, *A Comprehensive History of India*, vol. II, Bombay, 1957.

———, "Southern India, Arabia and Africa", *New Indian Antiquary*, I, 1938–39, pp. 24ff.

———, "Foreign Trade under the Kākatiyas", *JOR*, VIII, 1939, pp. 316–20.

———, "The Beginnings of Intercourse between India and China", *IHQ*, XIV, 1938, pp. 380–87.

Satyanarayana, K., *A Study of the History and Culture of the Andhras*, vol. I, New Delhi, 1975.

Satya Prakash and Rajendra Singh, *Coinage in Ancient India*, New Delhi. 1968.

Schlingloff, D., "Cotton Manufacture in Ancient India", *JESHO*, XVII, 1974, pp. 81ff.

Schoff. W.H., "Some Aspect of the Oriental Trade at the Christian Era", *JAOS*, XXXV, 1915.

———, "Navigation for the Far East under the Roman Empire", *JAOS*, XXXVII, 1917.
Sen, B.C., *Economics in Kauṭilya*, Calcutta, 1967.
Seth, K.N., "Some Aspects of Social Life as Depicted in Early Medieval Inscriptions", *Indian Culture*, XIV, no. 2, pp. 51–59.
Shah, Chimanlal J., *Jainism in North India*, London, 1932.
Shah, K.T., *Ancient Foundations of Economics in India*, Bombay, 1954.
Shah, U.P. "Coinage of Early Chālukyas of Aṇahilavāḍapātan", *INSI*, XVI, pt. 2, 1954, pp. 239–42.
———, "Numismatic Data in Early Jaina Literature", *JNSI*, XIV, pts. 1–2, 1952, pp. 107–10.
Shanin, Teodor ed., *Peasants and Peasant Societies*, Harmondsworth, 1976.
Sharma, D., *Early Chauhan Dynasties*, Delhi, 1959.
———, "Gleaning from the Kharatargacchapaṭṭāvalī", *IHQ*, XXVI, 1950, pp. 223ff.
———, ed. *Rajasthan Through the Ages*, vol. I, Bikaner, 1966.
Sharma R.S., *Urban Decay in India (c. AD 300–1000)*, New Delhi, 1987.
———, *Perspectives in Social and Economic History of Early India*, New Delhi, 1983.
———, *Material Culture and Social Formations in Ancient India*, New Delhi, 1983.
———, *Social Changes in Early Medieval India (c. AD 500–1200)*, Delhi, 1969.
———, *Śūdras in Ancient India*, Delhi, 1958, rep., Delhi, 1980.
———, *Indian Feudalism: c. 300–1200*, Calcutta, 1965, sec. edn., New Delhi, 1980.
———, ed. *Land Revenue in India; Historical Studies*, Delhi, 1971.
———, "Coins and Problems of Early Indian Economic History", *JNSI*, XXXI, pt. 1, 1969, pp. 1–8.
———, "The Kali Age: A Period of Social Crisis", in *India: History and Thought*, Essays in Honour of Professor A.L. Basham, B.N. Mukherjee ed., Calcutta, 1982.
———, "Problem of Transition From Ancient to Medieval in Indian History", *IHR*, I, no. 1, 1974, pp. 1–9.
———, "Indian Feudalism Retouched", *IHR*, I, no. 2, 1974.
———, "How Feudal was Indian Feudalism" (reprint from *Journal of Peasant Studies*, 1985) in *Feudal Social Formation in Early India*. D.N. Jha ed., Delhi, 1987, pp. 166–97.

——— and Jha, D.N., "Economic History of India up to AD 1200: Trends and Prospects", *JESHO*, XVII, pt. 1, 1974.

——— and Jha, V.N., *Indian Society: Historical Probings*, New Delhi, 1974.

Sheth, C.B., *Jainism in Gujarat (AD 1100–1600)*, Bombay, 1953.

Sheth, Surabhi, *Religion and Society in the Brahma Purāṇa*, New Delhi, 1979.

Siddiqi, W.H., "India's Contribution to Arab Civilization", *India's Contribution to World Thought and Culture*, Lokesh Chandra etc. ed., Madras, 1970, pp. 579–88.

Silverberg, James ed., *Social Mobility in the Caste System in India*, The Hague, 1968.

Simkin, G.F., *The Traditional Trade of Asia*, London, 1968.

Singer, C., Holmyard, E.J., Hall A.R. and Williams, T.I. ed., *A History of Technology*, vol. II, The Mediterranean Civilizations and the Middle Ages (c. 700 BC to AD 1500), Oxford, 1956.

Singh, R.B., *The History of the Chāhamāṇas*, Varanasi, 1964.

Singh, R.P., "Varṇa, Jāti and Technical Occupations in the Dharmaśāstras", *Studies in Indology*, D.C. Sircar Felicitation Volume, ed. B.N. Mukherjee *et al.*, Delhi, 1983, pp. 205–309.

Sircar, D.C., *Early Indian Numismatic and Epigraphical Studies*, Calcutta, 1977.

———, *Studies in the Geography of Ancient and Medieval India*, Delhi, 1960.

———, *Landlordism and Tenancy in Ancient and Medieval India as Revealed by Epigraphical Records*, Lucknow, 1969.

———, *Indian Epigraphical Glossary*, Delhi, 1966.

———, ed., *Land System and Feudalism in Ancient India*, Calcutta, 1966.

———, *Studies in the Society and Administration of Ancient and Medieval India*, vol. I, Calcutta, 1967.

———, ed., *Social Life in Ancient India*, Calcutta, 1971.

Smith, R.M.T., ed., *Market Place Trade: Periodic Markets, Hawkers, and Traders in Africa, Asia and Latin America*, Vancouver, 1978.

Spate, O.H.K. and Learmonth, A.T.A., *India and Pakistan: Land, People and Economy*, London, 1967, rep., New Delhi, 1984.

Spencer, G.W., *Politics of Expansion: The Chola Conquest of Sri Lanka and Sri Vijaya*, Madras, 1983.

Speyer, J.S., *Studies about the Kathāsaritsāgara*, Wiesbaden, 1968.

Sridharan, K.A., *Maritime History of India*, Delhi, 1965.

Srivastava, Balram, *Trade and Commerce in Ancient India (from the earliest times to c. AD 300)*, Varanasi, 1968.
Stargardt, J., "Burma's Economic and Diplomatic Relations with India and China from Early Medieval Sources", *JESHO*, XIV, pt. 1, 1971, pp. 38–62.
Stein, A., *Serindia, Detailed Report on Explorations in Central Asia and Westernmost China*, 5 vols., Oxford, 1921.
———, *Ancient Khotan*, 2 vols., Oxford, 1907.
———, *On Central Asian Tracks*, London, 1938.
Stein, Burton, *Peasant State and Society in Medieval South India*, New Delhi, 1980.
Sternbach, L., *Judicial Studies in Ancient Indian Law*, Delhi, part I, 1965, part II, 1967.
Stevenson, S., *The Heart of Jainism*, rep., New Delhi, 1970.
Stillman, N.A., "The Eleventh Century Merchant House of Ibn Awkal (A Geniza Study)", *JESHO*, XVI, 1973, pp. 15–88.
Subbarao, B., *Baroda Through the Ages*, Baroda, 1953.
Subba Rao, N.S., *Economic and Political Conditions in Ancient India*, Mysore, 1911.
Tarafdar, M.R., "Trade and Society in Early Medieval Bengal", *IHR*, IV, no. 2, 1978, pp. 274–86.
Tawney, R.H., *Religion and the Rise of Capitalism*, Harmondsworth, 1977.
Techno-Economic Survey of Gujarat, New Delhi, 1963.
Techno-Economic Survey of Rajasthan, New Delhi, 1963.
Thakur, J.P., "Cultural Gleanings from Hemacandra's *Triṣaṣṭiśalākā-puruṣacarita*", *AIOC*, XX, pp. 121–30.
Thakur, Upendra, *Mints and Minting in India*, Varanasi, 1972.
———, "A Study in Bartar and Exchange in Ancient India", *JESHO*, XV, 1972, pp. 297–315.
Thakur, V.K., *Urbanisation in Ancient India*, Delhi, 1980.
Thompson, J.W., *Economic and Social History of the Middle Ages (300–1300)*, vol. II, rep., New York, 1959.
Thapar, R., *Ancient Indian Social History*, New Delhi, 1978.
Tibbetts, G.R., "Early Muslim Traders in South-East Asia", *JMBRAS*, XXX, pt. 1, 1957, pp. 1–45.
Tikhomirov, M., *The Towns of Ancient Rus*, Moscow, 1959.
Tirmizi, S.A.I., *Some Aspects of Medieval Gujarat*, Delhi, 1968.
Tod, James, *Travels in Western India*, rep., Delhi, 1971.
———, *Annals and Antiquities of Rajasthan*, ed. with introduction and notes by William Crooke, 3 vols., rep., Delhi, 1971.

Unger, Richard W., *The Ship in Medieval Economy 600–1600*, London, 1980.

Vaidya, C.V., *History of Medieval Hindu India*, 3 vols., Poona, 1921–26, rep., Delhi, 1979.

Velankar, H.D., *Jinaratnakośa: An Alphabetical Register of Jaina Works and Authors*, vol. I, Poona, 1944.

Velgus, V.A., "Some Problems of the History of Navigation in the Indian and Pacific Oceans", in *The Countries and the Peoples of the East*, translated from Russian by I.A. Gavrilov and D.F. Kostyuk, Moscow, 1974.

Venkataramanayya, S., *The Early Muslim Expansion in South India*, Madras, 1942.

Verma, H.C., *Medieval Routes to India: Baghdad to Delhi. A Study of Trade and Military Routes*, Calcutta, 1978.

———, *Dynamics of Urban Life in Pre-Mughal India*, New Delhi, 1986.

Virji, K.J., *Ancient History of Saurāshtra, being a Study of the Maitrakas of Valabhi, 5th–8th Centuries* AD, Bombay, 1952.

Vyas, Lakshmishankar, *Caulukya Kumārapāla*, sec. edn., Varanasi, 1962. (in Hindi)

Wach, Joachim, *Sociology of Religion*, London, 1947.

Wadia, D.N., *Minerals of India*, New Delhi, 1966.

Wang, Gungwu, "The Nanhai Trade: A Study of Early History of Chinese Trade in the South China Sea", *JMBRAS*, XXXI, 1958, pp. 2ff.

Warmington, E.H., *Commerce Between the Roman Empire and India*, Cambridge, 1928.

Watson, J.W., "Notes on the Seacoast of Saurāshṭra with a few Remarks on the Extent of the Chūḍāsamā Rule", *IA*, VIII, 1879, pp. 181ff.

Watt, George, *The Commercial Products of India*, rep., New Delhi, 1966.

Weber, Max, *The Religions of India*, trans. and ed. Hans H. Gerth and Don Martindale, New York, 1967.

———, *The Agrarian Sociology of Ancient Perspective*, trans. R.I. Frank, London, 1976.

Wheatley, Paul, "Geographical Notes on Some Commodities involved in Sung Maritime Trade", *JMBRAS,* XXXII, pt. 2, 1959, pp. 1–140.

White, Lynn, *Medieval Technology and Social Change*, London, 1964.

Whitehouse, D., "Maritime Trade in the Arabian Sea: The 9th and 10th Centuries AD", *South Asian Archaeology*, II, Naples, 1979, pp. 865–85.

Wilberforce-Bell, H., *The History of Kathiawad*, London. 1916.

Willcocks, William, *Lectures on the Ancient System of Irrigation in Bengal and its Application to Modern Problems*, Calcutta, 1930.
William, Ridgeway, M.A., *The Origin of Metallic Currency and Weight Standards*, Cambridge, 1892.
Wilson, H.H., *The Persian Gulf*, Oxtord, 1928
Wittfogel, K.A., *Oriental Despotism*, New Haven, 1967.
Winternitz, M., *History of Indian Literature* trans. from German by Mrs S. Ketkar, 2 vols., Calcutta, 1927, 1933; sec. rev. edn., New Delhi, 1972; vol. III, 2 parts, trans. by Subhadra Jha, Delhi, 1963, 1967.
Wolters, O.W., *Early Indonesian Commerce, A Study of the Origin of Srivijaya*, New York, 1967.
Yadava, B.N.S., *Society and Culture in Northern India in the Twelfth Century*, Allahabad, 1973.
———, "Immobility and Subjection of Indian Peasantry in Early Medieval Complex", *IHR*, I, no. 1, 1974.
———, "Problems of the Interaction between Socio-Economic Classes in the Early Medieval Complex", *IHR*, III, no. 1, 1976, pp. 43–58.
———, "The Accounts of the Kali Age and the Social Transition from the Antiquity to the Middle Ages", *IHR*, V, nos. 1–2, 1978–79, pp. 31–63.
———, "The Problem of the Emergence of Feudal Relations in Early India", Presidential Address, Section I, *PIHC*, Bombay, 1980.
Yadava, Jhinakov, *Samarāiccakahā: Ek Sāṁskṛtika Adhyayana*, Varanasi, 1977. (in Hindi)
Yazdani, G. ed., *The Early History of the Deccan*, 2 vols., London, 1960, rep., New Delhi, 1982.
Yule, Henry and Burnell, A.C., *Hobson-Jobson*, ed. William Crooke, sec. edn., New Delhi, 1968.
Zaki, M. ed., *Arab Accounts of India During the Fourteenth Century*, Delhi, 1981.

JOURNALS AND PERIODICALS

Ancient India, New Delhi.
Annals of the Bhandarkar Oriental Research Institute, Poona.
Archiv Orientalini, Prague.
Arts and Letters, The Royal India and Pakistan Society, London.
Bhāratīya Vidyā, Bombay.
Buddhīprakāśa (Gujarati).
Bulletin of the Deccan College, Poona.

Bulletin of the Institute of Traditional Culture, Madras.
Bulletin of the London School of Oriental and African Studies, London.
Comparative Studies in Society and History, Cambridge University Press.
Epigraphia Carnatica, Bangalore.
Epigraphia Indica.
Forbes Gujarāti Sabhā Traimāsika (Gujarati).
Indian Antiquary, Bombay.
Indian Historical Quarterly, Calcutta.
Indian Historical Review, ICHR, New Delhi.
Indian Studies, Past and Present, Calcutta.
Islamic Culture, Hyderabad.
Jaina Antiquary or *Jaina-Siddhāntabhāskara*, Arrah, Bihar.
Jain Journal, Calcutta.
Journal of the American Oriental Society, New Haven.
Journal of the Andhra Historical Research Society, Hyderabad.
Journal of the Asiatic Society of Bengal, Calcutta.
Journal Asiatique, Paris.
Journal of the Bihar and Orissa Research Society, Patna.
Journal of Economic and Social History of the Orient, Leiden.
Journal of the Bombay Branch of Royal Asiatic Society, Bombay.
Journal of the Chinese Branch of Royal Asiatic Society, Shanghai.
Journal of the Department of Letters, University of Calcutta.
Journal of the Ganganatha Jhe Research Institute, Allahabad.
Journal of the Gujarat Research Society, Bombay.
Journal of Indian History, Trivandrum.
Journal of the Malayan Branch of Royal Asiatic Society, Singapore.
Journal of the Numismatic Society of India, Banaras.
Journal of the Oriental Institute, M.S. University of Baroda.
Journal of Oriental Research, Madras.
Journal of the Royal Asiatic Society of Great Britain and Ireland, London.
Journal of the U.P. Historical Society, Lucknow.
Medieval India Quarterly, Aligarh.
Nāgarī Pracāriṇī Patrikā, Banaras. (in Hindi)
New Indian Antiquary, Bombay.
Numismatic Chronicle, London.
Poona Orientalist, Poona.
Proceedings of the Indian History Congress.
Proceedings and Transactions of the All India Oriental Conference.
Rājasthān Bhāratī, Bikaner. (in Hindi)
Social Science Probings, New Delhi.

South Asian Archaeology.
The Quarterly Review of Historical Studies, Calcutta.
T'oung Pao, Leiden, Netherlands.
Vienna Oriental Journal, Vienna.

ATLAS, DICTIONARIES, GAZETTEERS, REPORTS, ETC.

Annual Report of the Archaeological Survey of India.
Annual Report of the Director-General of Archaeology, Baroda.
Annual Report of the Watson Museum, Rajputana.
Progress Report of Archaeological Survey of Western Circle.
A Descriptive Dictionary of the Indian Islands and the Adjacent Country, John Crawford, rep., Varanasi, 1974.
The Columbia Lippincott Gazetteer of the World, Leon E. Seltzer ed., New York, 1952.
The Reader's Digest Great World Atlas, London.
Atlas of Islamic History, Princeton, 1952.
Imperial Gazetteer of India, Provincial Series, Bombay Presidency, 2 vols., Calcutta, 1909.
The Imperial Gazetteer of India, 25 vols., rep., New Delhi, 1973.
Gujarat State Gazetteers, rev. edn., Ahmedabad, 1961–77.
The Gazetteer of the Bombay Presidency, 14 vols., Bombay, 1882–1896.
A Sanskrit-English Dictionary by M. Monier-Williams, New Delhi, 1988.
The Practical Sanskrit-English Dictionary by V.S. Apte, Delhi, 1965.
Paia-Sadda-Mahaṇṇavo, a Comprehensive Prakrit Hindi Dictionary by Hargovinda Das. T. Sheth, sec. edn., Varanasi, 1963.
Encyclopaedia Britannica.
Encyclopaedia of Religion and Ethics, ed. James Hastings, Edinburgh, 1955.

Index

Abbasid Caliphate 71
Ābhaḍa 223, 240f
Abhaya-śāsana 182
Abhidhānacintāmaṇi 6, 87, 95n, 215n, 218, 228, 229
Abhinavapallī 41
Ābhīras 48, 221
Abhayatilaka Gaṇi 112, 121n, 154, 155, 194
Ābhu 238
Abraiaman 226n
Abu 12, 47, 48, 49, 69n, 113, 118, 120f; temple 245, 247, 248
Abul Fazl 23n, 52
Abul Fida 98n, 99
Abu'l Qasim, Arab merchant 76
Abu Zaid 7, 50, 81, 92
achit 165
Aden 82, 92, 95, 96, 103, 107, 124n, 125, 133
ādeśa 220n
āḍhaka 56, 165, 166, 167, 173
adhagaḍā 168
adhavālī 165
adhikarmika 170, 185
adhipāla 197n
Ādipurāṇa 180
adulteration, punishment for 142
āgama-nigama-dāna 172
āgaṭṭi 28
agnates 22, 102
Agrawālas, merchant class of 214
agriculture, knowledge of 26; implements of 69
Ahāḍa 118, 120; inscription 33n, 34, 35, 56, 57, 58, 61, 62, 64, 65, 66, 166, 171, 172, 177, 183
Ajaibul-Hind 82
Ajayadeva, *drammas* of, 150, 162
Ajayapāla, king 176, 237, 240, 243
Ākkhyānakamaṇikośa 29
Alberuni 7, 42, 85, 101, 114, 115n, 117n, 118, 121, 122, 126, 130, 131, 132, 134, 164, 179, 190, 197, 201, 210, 212, 216
Al Biladuri 7, 72n, 73n, 74, 135
al-Fustat 125
Alhaṇadeva, inscription of, 154, 166
Al-Idrisi 7, 22, 42, 50, 51n, 69, 75, 78, 81n, 83, 85, 87, 90n, 92, 93, 94, 98n, 100, 101, 102n, 103, 114, 115, 118, 129, 130, 131, 134, 149, 194, 219, 223
Āliga, potter 211
aliḥ 54
Al Istakhri 74, 116, 134, 135
Allata, prince 172
Al Ma'mun 85
al-Mansurah 126
Al Masudi 7, 69, 72n, 74, 85n, 95, 98, 100, 103, 126, 127n, 152
aloe wood 65, 94, 106
Altekar, A.S. 110, 115n, 130, 146, 159
alum 23
Āmbā or Ambāprasāda 236
Āmrabhaṭa 246
Amaracandra Sūri 223, 243
Amarakośa 170, 220
Āmbaḍa 17, 128n, 237, 251
aṁśuka karaṇa 62, 143
Ānā, king 37
anaḍiyaka 137, 174
Ānanda, merchant 55, 234
anarāho 63
Ānartta 10, 11
Aṇahilapura or Aṇahilavāḍa 3, 6, 11, 15, 30, 32, 34, 39n, 46, 49, 62, 75, 76, 78, 81, 83, 107, 110, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 134, 138, 161, 185, 197, 220, 223, 225, 234, 238, 240, 243, 244
Ānāvāḍa, inscription 57, 60, 66, 70, 145, 147, 167, 172, 183, 187, 188. 218. 222, 230, 232
anchor 87
Āndhau, inscription 113n
Aṅga 36, 65n
Aṅgavijjā 53, 87n

aṅgārakarma 225
animals, used in drawing carts, 51; sale and purchase of, 66f
Annam 124
antyaja 210, 211
Anupamā 244
āpaddharma 180
Aparājitapṛcchā 7, 20n, 26, 27, 178, 213
Aparānta 62
Aparārka 7, 231
Arab, view of India 73; conquest of Sind 73; settlements 72; role in diffusion of metallic currency 163
Arabia 82
Arabian Nights 84n
Arabian sea 122
arahaṭṭa or *araghaṭṭa* 27, 28, 29, 33, 34, 58, 121, 252
arahaṭṭe-yava-hāraka 33n
arahaṭṭiyānara 29
Arāsana, inscription 202
ardha-rūpaka 154
arecanuts 36n, 65, 67, 94, 106
arghādhikāriṇa 184
Arjunadeva, king 239
Arisiṁha, author 49
aritra 87
aromatics 65, 94, 98, 101f
Arthaśāstra 61n
asafoetida 65, 66n
Asawal 75,115
āsīvao 63
Asahāya 195, 201, 204n, 205n, 207
Āsāpallī 37, 114, 115, 236
Asatakapra, port 132
Atābak Abū Bakr 95
Atharvaveda 42n, 170
Atri 180
Atrisaṁhitā 26n
aṭavīpālas 41n
Audrahadi *viṣaya* 137
auṣadhika or *oṣadhīya* 218
avacārakaḥ puruṣaḥ 220n
Avanijanāśraya, king 73n
Avantī 36
Āvaśyakacūrṇi 38n, 150, 221

Babylon 76
Baghdad 74, 101
Bāhlika or Balkh 95, 98
Bahrein, governor of, 73
Bāhuloḍa or Bholaḍa 110
balādhikṛta 184
Balharā 74, 79, 99
Bālī, place 119; inscription 66n
banjārās 218
Barbaricum 102n
Barmer 119
Barter trade 158f
Barus or Barūj 69, 129, 130
barusi 69
Barygaza 91n, 92n, 98n, 105, *see also* Broach
Basham, A.L. 84, 87n, 90n
Bāṣkaladeva, Rāṇaka 132
Basra 74
Baudhāyana 181
Bāvaḍa Śāh 246
bawārij, pirates 132
Bayana, inscription 52, 66n
Bazāna or Naraina 117, 118
bdellium 101
beḍo 54
behaḍa 65
bell-metal or *kāsyaloha* 67, 70
Benjamin, traveller 80, 82, 104
betel-leaves 65, 67, 174
betel-nuts 75
betel-sellers 67, 180, 228, 230; see also *tāmbulikas*
bhāḍā 173
Bhadrāṇaka 133
Bhadreśvara 16, 113, 129, 133f
bhāgaka 154
Bhaila, inscription of 202
Bhāmaha, merchant 118
Bhammahas 41
bhāṇḍa-bhṛta-vahitraśya 54n
bhāṇḍāgārikas or Bhandaris 214
bhāṇḍāras 244
Bhandarkar, D.R. 138n, 153, 165, 213n
bhāra 165, 166, 167, 167n, 171
bhārādhikāriṇa 141, 169, 184
bhāraka 57, 58, 61, 166
Bharna 110, 133

bhāṭaka 173
Bhāskarācārya 155, 160, 202
bhaṭṭaputra 197
Bhavisayattakahā 5
Bhavnagar 133
Bhils or Bhillas 13, 45, 114, 221
Bhillamāla, *drammas* of 150
Bhīmadeva I, king 16, 113, 187, 234, 245
Bhīmadeva II, king 29, 32, 33, 37, 49, 54, 78, 129, 186, 233, 238, 240, 243
Bhīmapriya or Bhīmapri or Bhīmapuri-*dramma* 5, 147, 151
Bhīmpriya *viṁśapaka* 171, 178
Bhinmal or Bhinamāla or Śrīmāla 75n, 116, 120; inscription 56, 66, 144, 153, 166, 202, 203, 248
Bhoja Paramāra, king 50, 53, 85, 88, 141
Broach or Bhṛgukaccha 74, 83, 100, 126, 129f
Bihroj 130
Bījagaṇita 202
Bijollia, inscription 235
Bilhaṇa 66, 117, 118, 121, 244
Bilhari, inscription 66n, 157
bīra 132
birds, export of 104
biyāsara muslims 72n
black soil 20n
boats, classification of 53; of Hormuz 101; confiscation of 182
boḍi 155
Bohra community 72n
Bordexima 132
Braddel, Roland 124n
brāhmaṇas, economic privileges of 179–80; as cloth and betel-nut traders 212
braziers 65n, 70
Brazil wood 102, 107
Bṛhaspati 191, 192, 205, 207, 212n, 215, 231
Bṛhatkalpasūtra Bhāṣya 38n, 40n, 41n, 48n, 51n
Bṛhatkathākośa 36, 71, 81, 82
Bṛhatkathāmañjarī 81
bridges 54
buckram 34, 62, 63, 90, 98, 106
Bühler 112, 167
Burgess 32
butchers 232n
Buzurg bin Shahriyar 74, 81, 82, 84, 107, 124n

Cāhamānas 64, 146, 147, 156n,183
cakravṛddhi interest 205n
Calicut 125, 136
Cālukyas 117
Cambay 12, 63, 70n, 74, 75, 76, 78, 79, 80, 81, 91, 97, 98, 100, 104, 114, 125, 130, 131, 132, 133, 139; gulf of 19, 103n, 134; inscription 66, 68–69, 173
Cambodia 95
camphor or *karpūra* 65, 94, 97, 106
Cāmuṇḍarāja, king 234
caṇaka-vikraya-kāra 217
Candellas 64, 146, 147, 160, 183
Caṇḍeśvara 199
Candraprabhasvāmicarita 234
Candrāvatī 117, 118
canes and bamboos, export of 101
Canton 126, 127, 136
cardamoms 94, 97
carmacaurikāyām 68
carma-maya-jala-bhāṇḍam 68
carmaraṅgādyayarasa 69
carnelians 22
carotar 12
carts, types of 51f
cattle of Gujarat 23–24
caturjātaka 174
Caturvargacintāmaṇi 49n
catuṣkahaṭṭa 139
catuṣpatha 43n
catuśtaṅgā 86
Caulukyas, contribution to road activity by, 109f
Cāvaḍās 112, 116, 132
Ceylon 126
Cemuli 135
Cemulya 182
Chach-nāmā 73n
chakaḍā 51
Chandan Chowk, inscription 198, 203
Chang Fang-P'ing 163
Chau Ju-Kua 8, 71, 91n, 97, 99, 102, 103, 108, 157
Chau K'u-fei 72, 82

Chaul 74, 135, 182
chemicals 66n
China 82, 91n, 93, 98, 99, 107, 124, 134, 158; ships to and from 127f; a possible source of metal for Indian coins 163; trade of 71
Chu-fan-chih 8, 71
cīnāṁśuka 93
chimpikaya 63
Chitortalahaṭṭika 60
Chittor, inscription 60
chuhārā 65
cīnapaṭṭa 91
Cintra-*praśasti* 57, 60, 65, 117n, 140, 144, 166, 174, 198, 248
cirikka 68
Citrakūṭa 211
cloves 94, 97
coconuts 65
coins paucity of 145; revival of 146; Indo-Sassanian or *gadahiyā* or *gadhaiyā* type 148f; Sind 149; gold 155f; Sātavāhana 149; Kuṣāṇa 160; Gupta 160; import-ant features of 160f
Cola kings 88
commodities, of internal trade 56f; of import-export 90f
compass, mariner's 88
conveyances, classification of 50, 55f
copper 91, 92, 100, 106
coral 22, 92, 106
Coromandel Coast 75n, 95
costus 101
cotton 12, 13, 17, 18, 21, 34, 60, 61, 62, 63, 65, 90, 98, 99, 106, 108
cowries 157f
craft-guilds 116
Crimea 95
crops, rotation of 27
cubebs 94
Cūḍāsama 43, 110
Cunningham 8, 156
custom duty 64

Dadhipadra or Dohaḍ 48, 122
Dāhala 36
Dakṣiṇāpatha 123
Dāmodara Gupta 66
Dāmodara Paṇḍita 191n
dāna 185n
daṇḍanāyaka 234, 235, 236
daṇḍapati or *daṇḍādhipati* 186, 233, 234, 238
Daṇḍin 84
Darbhāvatī or Dabhoi 11, 49, 114, 122
daśabandha 97n, 175, 176f
Daśakumāracarita 84, 89, 105n
dates 65
daumāra-bhūmi 32
Dāvaḍ 30
Debal or Daybul 83, 126, 128, 136
deśādhikārī 187n
deśasaṁgha 42, 229
deśī or *desiya* or *desia* 41, 42
Deśīnāmamālā 6, 27, 28, 29, 43, 54, 57, 59, 61, 63n, 175, 215n, 220, 223
desiya-vaṇika-melīya 36n,41
deśottāra 185
Devala 215
Devacandra Sūri 110, 112
Devadatta merchant 36
Devasvāmi, *ṭhakkura* 61n
devopātana-nāyaka 161n
Deyell, J.S. 9n
dhaḍī or *dhaḍā* 167, 173
Dhalop 35
Dhamāka, betel-seller 180
Dhana, merchant 35, 38, 39, 44, 51, 158
Dhandhuka 12, 110, 112
Dhanaśekhara, merchant 220
dhānya dhuṇḍikā 201
Dhārā 117, 121, 122, 138, 141
Dharkaṭṭa, merchant class, 214, 216, 248
dharma-bāndhava 76n
Dharmabindu 221, 225
Dharmakathās 5
dharma vṛddhi 204
dharaṇa 80n, 168, 182
Dhavala, minister 234, 236, 246
Dhavalakka or Dholka 11, 12, 20, 36, 49, 115
ḍhenakā 28
ḍhīku 28
ḍhīmaḍa 28
Dhalka 12, 20, 110, 114, 115, 118
diamonds 65, 102, 103, 116
dinars or dīnāras 92, 147n, 155, 156, 161, 201

dīnāra huṇḍika 201
dirham 147n, 149, 150, 161n, 163
Diu or Dvīpa 125, 132n, 133
Divyāvadāna 39n, 40, 220n
Dofar 95
Dohaḍ 13, 122; inscription 11, 48, 116
doṇī 87
dosihaṭṭa 61, 139
drachama 150, 155, 160
dramma 25, 55, 56, 57, 60, 61, 65n, 66, 137, 147, 150, 158, 160, 172, 173, 192, 202, 203; purchasing power of 144; thrice tested, 148; of Śrīmāla 148; of Bhillamāla 150; of Ajayadeva 150; compared with *rūpaka* 151; varieties of 151f
drammārdha or *drammārdhika* 152
drammārdha viṁśaka 153
droṇa 165, 166
droṇamukha 34
droṇi 165, 166
draelā 153
Dravyaparīkṣā 148n
dukūla 63
Durlabharāja, king 30, 121, 234
Durlabharāja, poet-minister 243
Durlabha tank 30
Dvyāśrayakāvya 4, 36, 37, 43, 66, 154, 155
dviguṇa 204
Dvīpāntara 82
Dvivallaka dramma 152
Dwarka 17, 36n, 110, 118
dyers 63
dyes 65, 66n, 98, 101, 102

earthen vessels 65n
ekkaro 70
elephants, sale of 66, 143
excise 176f
exports 98f

fairs 139
Fakhru'd-din-Ibrahim, Arab Trader 76
Fāmhal (Aṇahilavāḍa) 75n
farsakh 117
Fatimids 125
Ferishta 118
ferry service 54
Fiser, Ivo 219n
foodgrains 24, 56f
Forbes, A.K. 3
foreign trade attitude of Indian kings towards 74f; hold of Arabs on 81f; nature of 105f
frankincense 94
fruits 65
Fu Chau 82
Fuljames, Major 14

gāda 51
gadahīya or *gadhaiyā* coin 8, 148, 150, 161
gadahiyā-mudrā 150
gadiyāṇa or *gadīyāṇa* 80n, 155n, 168, 182
Gāhaḍavālas 64, 146, 147, 160, 175
gaṇa 227
Gaṇadharasārdhaśataka 118, 223
Gaṇapatideva, king 80, 106, 182
Gandhāra, port 129, 133, 134f
gaṇḍiri 59
Gangadeva, *śreṣṭhi* 198
Gaṇitasāra 6, 147, 154, 155, 157, 164, 165, 167, 168, 223
Gaṇitasārasaṁgraha 6, 93, 158, 202
Gaṇitatilaka 55
Garuḍa Purāṇa 191
Gauḍa 36, 62
Gaulmika 41n
Gautama 181, 190, 207
gems 92
Geniza records 92, 100
ghaḍā 60, 65, 168, 173
ghāṇaka 60, 61, 143, 177
ghaṭaka 60, 65
ghaṭaka-kūpaka 59, 168n, 172
Ghaṭiyāla 141
ghaṭīyantra 28, 29
Ghazni 49, 78, 81, 119, 123
ghee or *ghṛta* 40, 56, 59
Ghoghā 125, 129, 135f
Ghoshal, U.N. 176
ghoṭikānām huṇḍikā 201
ghṛtatailabhṛta 60
Ghūghula 45, 48, 239
Ghumli 73n; plates 132
ginger 65n, 94, 102
Girnar 49, 246, 247; inscription 11, 186, 235, 238

Godhra 48
gold 36, 91
Goitein, S.D. 100, 108, 126
goldsmiths 70, 138
Gopal, L. 29, 84, 88, 150, 152, 156
goradu soil 20n, 21
goṣṭhīs 140
Govinda III, king 130
Govindācārya 44, 201
Grahripu 45, 48
grāmatalāra 175
grantha-praśasti 6
gṛhaḍūlipatram 193
gṛhāddānākapatravidhi 192
gṛhītam pratibhāṇḍam 108
guḍa 56, 58, 59
guggula 66n, 101
gum 13, 21
Gumadeva 48
Guṇāḍhya 71, 82
guṇavṛkṣa 87
guñjā 156, 167
Gurjaradeśa 3, 26
Gurjara *maṇḍala* or Gurjara *bhūmi* 11
Gurjara Pratihāras 183

Habib, Irfan 29
Habib, M. 214n
Hadi Hasan 132
Haji Ibrahim, Arab trader 75
Halder, R.R. 167
Hall, Kenneth 2
Hammīramadamardana 5, 115, 245
Haṁyamananagara or Hanjamananagara 135
haraḍa 65
hārī or *hārau*, weight 165
Haribhadra Sūri 221, 225, 234
haridrā 63
Harihara merchant 36
Hārita 202
Harṣa, inscription 41, 66n
Harṣa, king 161n
hastādeśa 37, 225
Hathab or Hastavapra 132
hāthīdānta 116
haṭṭadāna 172
haṭṭādhyakṣa 141, 170, 172, 173, 185, 188, 250
haṭṭakaraṇa 57, 141, 172, 185, 188, 250
haṭṭapati 141, 171, 185n
(h)aṭṭapatibhāga 185n
haṭṭavyavahāramāṇa dramma 148
Hemacandra 11, 26, 27, 34, 35, 39n, 41, 44, 48, 54, 55, 58, 60, 63, 64, 67n, 68, 87, 110, 116n, 143n, 158, 170, 177, 185, 194, 198, 211, 215n, 217, 223, 224, 226, 227, 228, 229, 240, 241, 242f.
Hemādri 49n, 210
hema-ṭaṅka 156
hemp 13, 18, 63
Henry I, king 43
herbs 21, 106
hides 65, 68, 90
hiṇḍīpaka 186
hingudī 66n
Hippalus 19
Hiuen Tsang 17, 25, 73n, 102n, 129, 209, 215n
Hodivala 114
honey 13, 21, 103n
Hormuz 81, 82, 85, 95, 96, 100, 101, 106, 124, 125, 126, 133, 136, 220
horns, export of 104
horses 36n, 52, 65, 66; import of 95f, 107, 121; price of 96–97
horse-dealers 42, 97, 106, 218, 230
Hourani 73n, 84n, 85n, 86, 87n, 88, 107n, 124n, 127
Hudud-e-Alam 106
huṇḍikā or bill of exchange 163, 200, 251
Hurmujadeśa 76
Hurmujivāhana 125

Ibn Battuta 7, 38, 74n, 78n, 79, 81, 82, 83, 86, 89, 90, 95, 96, 98, 100, 104, 106, 125, 128, 132, 134, 219
Ibn Haukal 7, 74, 75n, 98n, 134, 135
Ibn Jubayr 87, 101
Ibn Khurdadba 101, 107n, 125
Ibn Rosteh 101
ikṣu-karma-kāra 59
ikṣunipīḍana-kāṇḍam 59
ikṣunipīḍana-yantram 59
Indian Ocean 90n, 98
indigo 21, 63, 102
Indo-Sassanian coins 148, 150, 161

industries, textiles 63f; leather 68f; sugar 104
iron 22, 91, 99; classification and subdivisions of 69
iron-shod plough 26, 69n
ironsmiths 70
irrigation 27, 28, 30, 33
interest, rate of 201; on marketable commodities 205f
I-tsing 123
ivory 36n, 98, 106

Jagaddeva, minister 37, 49; author 243
Jagaḍu or Jagadevashāh, merchant 16, 58, 79, 81, 165, 220, 226, 240, 247f; mosques built by 247
Jagaḍucarita 5, 57, 79, 81, 107, 165, 205n
Jain-Neubauer, Jutta 28
Jaina-pustaka-praśasti-saṁgraha 216
Jaipāla, king 92
jāiphala 65
Jālansi, king 134
jalapatha-karaṇa 46, 183, 250
Jalor 117, 119; inscription 70, 140, 202, 223, 248
Jamāluddin Ibrāhim 96, 97
jamātha (Muslim congregation) 76
Jāmba 223, 246
Jambumāli forest 112n
Jāmi-ul-Hikāyāt 107, 159n, 163
Jāna, oilman 211
Janāwal, town 114
janghācheau 43n
Java 72, 72n, 82, 94
Jawar hills 70
Jayantasiṁha 186, 239, 244, 245
Jayasiṁha, king *see* Siddharāja
Jayasiṁha, *vaṇiksuta* 36
Jayasiṁha Sūri 118, 238
Jayaswālas, merchant class 214
Jayatrasiṁha, mahāmaṇḍaleśvara 32
Jeddah 125
jewels 36
Jha, D.N. 1, 252
Jhinjuvad 110, 112, 113
Jinamaṇḍana 175
Jinaprabha Sūri 115, 247
Jinaratnakośa 4n
Jinasena 180, 209
Jinavijaya Muni 5, 6
Jinendracarita 4
Jineśvara Sūri 162, 198, 209, 211, 215, 222, 224, 226, 228
Jñāneśvarī 160
Jonarāja 156n
Judeco-Arabic documents 133
Junagadh 75
junks (Chinese ships) 93, 128

Kabul 118, 129
Kaccha or Kaccha-*maṇḍala* 32, 36, 48
Kādi grant 47, 65, 70, 137, 145, 147, 172, 182, 185, 186, 188
kāgiṇī 157
kāhalli 57
kākīṇī 154, 155, 158
Kakkuka, king 141
Kalacuris 64, 146, 147, 160
Kalhaṇa 200, 223
kalaśa 144, 168n
kalasī 165
Kaliṅga 62
kalyapāla 177
kalyāpāla-vārika 177
Kāmandakīyanītisāra 42n
Kāmarūpa 62, 121
Kambāya or Kanbāya or Kambaet 95, 119n, 130; *see also* Cambay
kaṁkana kāvya 244
kāṁsyakāras or *kaṁsāra* 70, 188, 219
kaṇ-ādi-vikretā-vaṇik 217
kāñcanadramma 151
Kandahār or Qandahār or Gandhāra, port 134
Kānkariā tank 23
Kannauj 115, 117, 118
Kanthakot 16, 113
kāpaḍa 61
Kāpadvanj 20, 22, 75n
kapardī or kapardaka 156
Kāpikā 133
Kapiśā 123
kāpiśāyana 98
karaṇas 183
karaputa 165
Karitalai, inscription 42n

karmakāra 27, 30
Karmasiṁha 120
Karṇa, king 30, 114, 166, 235
karṇadhāra 87
Karṇasāgara 30
Karṇāṭa 35
Karṇāvatī 20, 30, 114, 115, 118, 236
kārpāsa 61
kārpāsika 63
karpāṭika 38, 47
Karpūramañjarī 214n
karṣa 60, 144, 155, 164, 167, 168
kārṣāpaṇa, coin 57, 146, 155, 177
kāryacintakas 231
Kashmir 36
kasiam 63n
Kāśī or Kāśīdeśa 48, 62
kāsyaloha 65, 70
Kaṭaha or Kedah or Kalah Bār or Kaṭāhdvīpa 82, 88, 126, 126n, 127, 136
Kathākośaprakaraṇa 5, 56, 61, 139, 209, 210, 213, 216
Kathāsaritsāgara 81, 123, 178, 222
Kathi mares 23
Kātyāyana 156, 191, 192, 204, 228, 230n, 232
Kauṇḍinapura 139
kauptīka 184
Kauṭilya 65n, 169, 171, 179, 181, 185n, 186, 215, 220n
Kāvyānuśāsana 116n
Kāvyaśikṣā 26
Kazwini 94
Kedāranātha 117
Kekind, inscription 33n
Kelhaṇadeva 153
kenipāta 87
Khābīrūn 75, 133; *see also* Kavi
khajjūra 65
Khambalia 110, 133
khāṇḍa 58
Khaṇḍelwālas, merchant class 214
Khaṅgāra, king 235, 236
Kharataragaccha 6
Kharataragacchagurvāvali brhadgurvāvali 37, 114
Kharepatan, grant 80n, 182, 211
khārī 165
Kheda 113
Khela or Khall, merchant 173, 248
Khiḍr, merchant 82n
khila-bhūmi 25
Khoja, community 72n
Khurasan 100
Kia-Tan, accounts of 121, 124
kimiharvasaṇaṁ 63n
kirāḍu 65n, 120n
Kirātas 221
Kīrtikaumudī 4, 116, 139, 217
Kish, island of 82, 95, 104, 124, 131
k'i-t'a 17
kolio 63
kolhuao 59, 61
Kollapura 37
Kolis 13
koraḍu 32
Kosala 36n
Kosambi, D.D. 26n
Kotai 16, 113
koṭikā 61
koṭipātra 87
Kṛṣi-parāśara 27
kṣauma 63
Kṣemakīrti 150
Kṣemendra 50, 226
Kṣīrasvāmin 198, 220
Kṣitipratiṣṭhita 35
Kubera, merchant 83, 107, 130
Kūlam Mali 88, 107n
Kullūka or Kullūkācārya 6, 44, 181, 194, 207
Kumāradevī 238
kumāra-droṇa 166
Kumārapāla, king 32, 37, 43, 48, 57, 60, 64, 68, 120, 132, 175, 176, 177, 179, 187, 211, 213, 225, 232n, 234, 235, 236, 237, 240, 241, 243, 246
Kumārapālacarita 5, 116, 138, 185
Kumārasambhava 51n
kumbha 165
kuṅḍam 59
kūpa-taḍāga-vāpī 28, 33
kūpaka 59n, 87
Kuru land 36
kusīda 190, 203
kūṭaka 41, 165n, 230n

Kutch, gulf of 18, 19n, 89n, 110, 113, 128, 129, 133
Kuṭṭanīmata 171, 195n
kuṭṭao 68
kuṭumbins, classification of, 210f
kuṭupa 68
Kuvalayamālākahā 5, 36n, 41, 84, 87, 89, 105, 134, 215n

lac 23
Laccadive 85
lacquer 102
lagāra 168
laghurathyā 43
Lākhā 16, 48
Lakhnauti 121
Lakkhārāma or Lakṣārāma 115
lākṣāvāṇijya 225
Lakṣmaṇa, king 46, 214
Lakṣmīdhara 43n, 178, 183, 215, 227n
Lakṣīpati, merchant 223
Lalrai, inscription 33n
lāṅgaḍi, cart 51
Lāradeśa 130
Lāṭa 10, 11, 26, 35, 36, 62, 120, 126, 186, 226, 235, 236
lauhakāra 70
lavaṇabhāga 177n
lavaṇādhyakṣa 177n
Lavaṇaprasāda 79, 233n, 237, 247
lavaṅga 94
lead 22, 91, 92
leather, goods 67f, 98; export of 100, 106; industry 68; workers 230
Lekhapaddhati 7, 24, 30, 43, 46, 47, 51, 58, 59, 62, 68, 97n, 105, 125, 133, 137, 143, 147, 148n, 151, 162, 165, 167, 171, 175, 176, 177, 183, 184, 185, 186, 187, 188, 190, 191, 192, 193, 194, 195, 196, 198, 199, 200, 201, 204, 206, 218, 223
Līlāvatī 6, 50n, 55, 150, 155, 157, 158, 160, 202
liquor, distillers of 177
Little Rann 13, 14, 15, 21, 113
Liu-Sung Shu 124
Lobhadeva 134
Lohaḍ 154
lohaḍīu or *lhoḍiyā*, coin 154
Lohārānī 126
lohita 154n
Lokaprakāśa 200, 201
Luṇasiṁha 239

Ma'bar or Coromandel Coast 75n, 81, 93, 93n, 95, 96, 97
macchayantra 88
Māchin 93
Madanapāla, king 157
madder 65, 66, 66n, 102
Madhyadeśa 35
madgu 89
Mādhavācārya 212
Madura 36
Mādyār 118
Magadha 62
Mahābhārata 43n, 44n
mahājanas 70, 138, 174, 187, 218, 225, 230
mahākāvyas 4
mahāmaṇḍaleśvara 201, 239
mahāmātya, merchants appointed as 233f
mahāpañcakulika 187
mahattakahaṭṭa 139
Mahīpāla, merchant 33
Mahmud, Sultan 77, 92, 110, 113, 118, 119, 163; route of the expedition of 110n; booty collected by 161
Maitrakas 73, 76n, 133, 145
majjhimā, group of people 210
Majumdar, A.K. 2, 27, 62, 151, 155n, 157, 158, 174, 193, 197n, 235, 240
Makkan, emerald of 103
Makran 103, 104, 126
Malabar 79, 91, 93, 94, 99, 107n, 108, 127, 128, 136
mālamārgaṇa 176
mālapatra 65
Malaya Peninsula 94
Maldive 85
Mali Fatan 97
Malladeva 239
Mallikārjuna, king 237
maṁḍalika 229
Māmuhal 75, 119
maṇa or *māṇa* or *māṇi* or *māṇī* or *māṇe*, weight 165, 167, 168, 200, 206
māṇaka or *māṇika* 55, 57, 64, 144, 165, 166, 167

Mānasāra 216
Mānasollāsa 7, 27, 46, 51, 53, 62, 67, 80, 93, 141, 174, 176, 181, 182, 183, 184
maṇḍalam 227, 229f
maṇḍalika 45
maṇḍapikā 60, 184, 185, 187, 188; see also *śulka-maṇḍapikā*
maṇḍapikā-karaṇa 183, 184f
maṇḍavī or *māṇḍavī* 116, 138, 140n, 172, 185
Mandavi, place 133
Maṅgalapura 171; *see also* Mangrol
Manglana, inscription 32, 33n, 34
Manglore 82, 125, 133
Mangrol, port 129, 132, 171; inscription 51, 57, 64, 67, 147, 171, 177
mañjiṣṭhā 63, 65, 83, 172, 173; *see also* madder
Mansura 119
Manu 82, 167, 171, 176, 177r 180, 183, 194, 204, 207, 213
manures, the use of 27
Marco Polo 8, 52n, 62, 63, 67, 70n, 81, 82, 85, 86n, 88, 89, 91, 93, 94, 95, 96, 97, 101, 102, 106, 107, 108, 131, 132, 136, 159n, 222, 226
mārgādhikāriṇ 46, 184, 250
mārgākṣaraṇi 187
mārgapati 46
mārggādāya kauptika 184
mārggaṇaka 175, 176f
marhala 50, 51n
markets, types of 139f; construction of 141; officers of 141; dues collected at 172f; managed by temples 140
Māru 36
māṣa or *māṣaka* 156, 167
Masqat 126, 127
masts 86, 87
Mathanadeva, inscription of 172
Mathura 36, 118
mats, leather 68, 100
matsya-nyāya 79n
Mayaṇallādevī, queen 30, 115
Mecca 76, 103, 131, 132
Meda, tribe 45
Medhātithi 6, 42, 43, 44, 55, 82, 142, 143, 158, 178, 181, 188, 190, 191, 192, 194, 199, 200, 201, 203, 204, 205, 207, 211, 213, 215n, 222, 228, 229, 230
meḍho 220
Medina 76
melī 41
merchants, regional identification of 216; professional and functional identification of 218f; types of 217; assistants appointed by 220; professional education and ethics of 222f; *ahiṁsā* and 224f; guilds of 230, 232; official positions occupied by 233f; drama and painting patronised by 244–45; as temple builders 245f
Merutuṅga 29n, 30, 37, 45, 52n, 57, 79, 105, 110, 115n, 121, 131, 145, 187, 217, 233, 237, 240, 246
metal or metal goods 65, 69; import of 91f
Ming dynasty 128
mint, Śrīmāla 148, 162
Mirāt-i-Ahmadī 22n, 23, 139n, 179n
Mirashi, V.V. 153, 156
Mitākṣarā 197, 199, 213, 228, 230
mleccha, people 48, 105, 123; term for copper 91
Moḍha, merchant class 216
Modhera 20
Moharājaparājaya 5, 83, 107, 130, 176, 187, 197, 229, 232, 244
molasses 40
Moluccas 94
money-lenders, guild of 230
money-lending 191, 197
Monoglasson, port of 132
monopoly, items 143
Morley, J.A.E. 124
mortgage, practice of 192f
mosque, construction of 76, 78, 79
Moṭupalli inscription 80, 106
mūḍa 165
mudī or *modī* 218
mudrādhyakṣa 186
mudrā-vyāpāra 186, 187
Muhammad or Mu'izzuddin Ghori 49, 78, 119, 131
muke 101
Mūlarāja I, king 16, 26n, 30, 36, 46, 48, 66, 112n, 113, 117n, 141, 234

Multan 95, 118, 119
mūlyādhikāriṇa 7, 141, 184
Muñja, king 121
Muñjala 235, 245
Muñjapura 110
musk 36, 65, 66, 106
mūṭa or *mūṭaka* 64, 166, 166n
myrobalans 102

nāḍiyaka 137
Nāḍlāi 119; inscription 41, 51, 53, 60, 65, 166, 168, 171
Nāḍol 117, 119; inscription 35, 97n
Nāgara, merchant class 216
naigama 227, 229, 232
Naiṣadhīyacarita 93n, 138, 197
Nal, region of 13, 14
nālikera 65
Nambiyar, merchant 82
Nārada 37, 55, 65n, 156, 191, 195, 204, 205, 207
Naranārāyaṇānanda 4, 244
Narapati, merchant 70
Narendraprabha Sūri 244
nau-vittaka 188, 218
naval warfare 88f
navigators 116, 138
nāvika 87
Neḍha, merchant-minister 234
Nehrwāra or Nehrwāla 50, 51, 75, 78, 134, 161, 225; *see also* Aṇahilavāḍa
nemika-vaṇik 64, 218
Nemināthacarita 233
Nepal 36, 121
Nicolo Conti 88
nikṣepa 198
nikṣepa-vaṇik 197
nīli 63
Ninnaya, merchant-minister 234
nirlāñchanakarma 225
Nirvāṇa Līlāvatī Kathā 222
niryāmakas 130
niṣka 150, 155, 160
niṣkādhikāriṇa 148n
niśranikṣepahaṭṭa 70, 120, 140
Nizami 69, 100
Nuru'd-din-Firuz, merchant 76, 77
nutmeg 94

nyāsa 198

oil 24
oilmen 211, 228
oil-mills 34, 60, 61
oilseeds 21, 34
Oiśa or *osa* 216n
Oman 74, 85, 95, 98, 101n, 107
Osvāla, merchant class 213, 214, 216, 248

paḍiantao 27
Padma, minister 243
Padmānandamahākāvya 239, 243
Padma Purāṇa 26n
Padmarāja, betel-leaf seller 67n
pāilā or *pāilī* 165, 166, 167, 171
pala 155, 164, 167, 168
Pālās 145
Palanpur gap 13
Palembang 72, 82
Palhanpura 172
pāliḥ 54
palikā or *pailikā* 60, 61, 168, 172
Pallī 117, 118, 119
Pallīvāla, merchant class 216
pāmaddā 27
paṇa 55, 155, 157
paṇaka 60, 168
pānavaṇik 218
pañcakula 172, 184, 187f
pañcakulika 187
pañcamukha-nagara 172, 188, 222
Pancasar 74
Panch Mahal, region of 121
panthāvasatha-pālikā 50
Paramāras 117n, 120, 121, 129, 182
Parāśaramādhavīya 194
Parāśara Smṛti 212
pārikh or *pārakh* or *pāri* 144n, 218
parikṣipaṭṭa 57, 60, 144
Pariśiṣṭaparvan 34, 35, 46, 57, 221
parṇādhikāriṇa 67, 184
Parsi 133
pārutha or *pāruttha* (*dramma*) 151, 152
paśu, tax 174
paṭa or *paṭṭadhara* 192n
pātagaḍā 51
pathakīyaka, tax 47, 172

Paṭṭanārāyaṇa, inscription 28
paṭṭasūtra 61
paṭṭāvalis 6
Paumcariyu 41
Paura-*velākula* 132
pavālī or *pāvalī* or *pavālā* 165, 167, 168
pearls 22, 36n, 92, 102, 106, 116, 143
peḍaio 217
Pehoa, inscription 42, 66n
peṇṭhāsthāna 140
pepper or *marica* 65, 94
perfumers or perfume sellers 116, 218, 247
Periplus 60, 62, 63n, 91n, 92n, 95, 98n, 100n, 102n, 103n, 105, 129, 130n, 135
Persia 94, 125
Persian Gulf 71, 82, 92, 96n, 124, 125, 126, 127, 128, 133, 252
Peter Mundy, traveller 52n, 53n
phalahi 61
Phūlasara, village 137
pīḍam 59, 61
Piram, island of 74
pirates 89, 90, 132
Pirenne, Henri 190n
pledges, rules and regulations of 191f
Pliny 95
population, increase in 25f
Porbundar 132f
Porvāḍ, merchant class, 214
Postan, M.M. 208n
pota 87
potavaṇik 87, 218
potters 64
pottery 64f
Prabandhacintāmaṇi 5, 49, 57, 66, 70, 80, 83, 95, 154, 179, 187, 193, 223
Prabandhakośa 5, 36
prabandhas 5
Prabhāsa-paṭṭana 75
Prabhava, prince 46
Prabhāvakacarita 5, 223, 234
Prabuddharauhiṇeya 244
Prachi, inscription 48
pradhāna-vyāpāriṇaḥ 217n
Prāgvāṭa, merchant class 216, 235, 238, 242, 243, 248
prasannahaṭṭa 139
prastha, weight 165
Pratihāras 145
pratisāraka 185f
pravaṇikara 175
Prayāga 117
prices, fixation of 143n; structure of 144; rise in 145; of precious metals 159f
Pṛthvīpāla 235
Pṛthvīrāja, king 37
Pṛthvīrāja Rāso 54
Pṛthvīrājavijaya 120n, 154, 156n
Pṛthvī Sūkta 42n
Ptolemy 95, 132, 135
pūga 227, 228f
pūgī 219
Pulindas 221
purāṇa, coin 158, 160
Pūrṇakalaśa 166
Purātanaprabandhasaṁgraha 5, 151, 214, 234, 236

Qāqulī silk 93
Quilon 80, 82, 83, 88, 94, 125, 126, 128, 136
Qutubuddin 78, 118

Rādhanpura 112, 113
Rājadeva, *rauta* 61
Rājadharmakāṇḍa 43n
rājaghikā 177
rāja-huṇḍikā 200
Rājakīrtimiśra 6, 147, 223
rājamārga 43, 109
rājaputras 213
Rājarāja I, king 88
Rājaśekhara 79n, 95, 240, 247
Rājendra I, king 88
Rajor, inscription 57
Rajpipla mines 103
Rāmabhadra 244
Rāmasamṛddha, *sārthavāha* 221
Rāmeṣu, ship-captain 84
Rāmeśvara 117, 126
raṇasāmagrī 89
Rander 114, 129, 133, 134; *see also* Rihanjūr
Rangamati, river 23
Rann of Kutch 112, 117
rasa 176, 225
Rāsamālā 64

Rasaratnasamuccaya 69
rasavāṇijya 59, 225
Rasendrasārasaṁgraha 69
Rashidud-din 26, 27n, 62n, 75n, 93, 95, 96, 97, 98n, 102, 103
Rāṣṭrakūṭas 112, 130, 145; coins of 147n
Ratanpura, inscription 230
rathakāras 211
rathyā 43
rati or *ratti* 152, 155, 168
Ratnadeva, *vaṇik* 223
Ratnadvīpa 82
Raṭṭarāja, king 80n, 182
raupya-ṭaṅka 156
Rāyapāla, inscription of 180
Rāyapāladeva 47
Rayapura 133
Red Sea 104, 124, 125, 252
rice, export of 104
Rihanjūr 114; *see also* Rander
roads, physical condition of 44; maintenance and upkeep of 46; robbery and pillage on 45, 46n, 50
routes, land 108f; between Saurashtra and North Gujarat 110f; between Kutch and North Gujarat 113; between Kutch and Saurashtra 113; between North Gujarat and South Gujarat 114f; between Gujarat and North and South India 117f; Sea 123f; factors for the development of 124f
rūa 154
rubies 92
rudder 87
Rudramahālaya, temple of 117n
rūpaka 61, 66, 151, 153–54, 171, 172, 174, 177
rūvāga 154

Sabaras 45
Sabarmati 115
Sabdālaputra, potter 64
sabhāsanātha 140
sādhu or *sāhu* 218, 219n
saffron 65, 66, 143
saguṇidāna 171
Sahasraliṅga lake 32, 240, 243
Sahyadris, the openings through 18, 117
Said or Sadik, Muslim merchant 238, 247
Saimur or Saymur 75, 101, 124, 129, 135
Sajjan 235, 236, 246, 251
śakaṭa 166
śakṭikarma 225
Sāliga 225
Salakhaṇapurī, taxes paid by the merchants of 58, 61, 65, 172
Salakhaṇasiṁha, *mahāmātya* 239, 248
salt 64f; manufacturers of 177; merchants of 230
Sāmantasiṁhadeva 70, 171; Jalor inscription of 214; Juna inscription of 171, 178
Samarāiccakahā 5, 88, 214n
Samarāṅgaṇasūtradhāra 7, 28, 216
Samarasiṁha 60
saṁgha 36, 37, 227, 229f
saṁghapati 38, 39
saṁghāta 227
Saṁkha 239
saṁsthādhyakṣa 185n
Samagamātṛkā 50, 157
Sambhar 64
samudāya 227
Samudrapāla, caravan leader 221
samūha 227
saṁvaraḥ 54
sāṁyātrikaḥ 218
sana 63
sandal, silk 93
sandalwood 65, 94
Sanderaka 211
Sāṇḍerāv, inscription 33n, 153
Sandesara, B.J. 147n, 166
Sandhyākaranandin 157
Sanjan 100, 134, 135; *see also* Saimur
Sankalia, H.D. 3, 213, 214n, 218
San-to-t'si 72
Sāntū, minister 45, 235, 244, 245
Santuka 235
Sānudāsa, trader 221
Sapādalakṣadeśa 37, 49
sapanwood 94
Sarandīb 135
Sāraṅgadeva 47, inscription of 172
Sārasvata *maṇḍala* 11
Śārṅgadharapaddhati 27, 69

sarraf, money changers 116
sārsanets, fine silk 93
sārtha 218, 221, 227
sārthavāha 38, 210, 218, 220f, 221
Sastri, K.A. Nilkanta 26n
Sātavāhanas, coins of 149
Śatruñjaya 39n, 43, 49, 112n
Ṣaṭsthānakaprakaraṇa 224
śaulkika 170, see also *śulkādhyakṣa*
Sayyad or Saida, Arab trader 75, 79
sei 144, 165, 166–67
sesame or sesamum 13, 17, 21, 34, 40, 171
seṭṭhi 219, 220n
setuḥ 54
Sevāḍī, inscription 33n, 41
Shahrzur 76
Shārduya 215n
Sharma, Dasaratha 154, 214
Sharma, R.S. 1, 56, 146, 162, 183, 189, 207, 214n, 215n
Sharufu'ddin Abu Sharaf, Arab trader 75
shells 36n
ships classification of 86f; Chinese 86n, 89; masts of 86, 87; pilot of 87
shoemakers 68, 210
shoes 68, 100
Shop'o 72
shops, grant of 137
Siahji, king 118
Siddhapāla 243
Siddhapura 117, 118
Siddharāja or Jayasiṁha Siddharāja, king 30, 33, 37, 43, 45, 48, 49, 57, 64, 68, 78, 80, 115, 117n, 122, 179, 223, 234, 235, 236, 240, 241, 242, 243, 245, 246; new road built by 110; coins attributed to 147, 156; tanks and ponds excavated by 112
Sihor 57
Sikar 41
śikya or *śeka* 53
Śilāditya IV, the grant of 112
Śilāhāras 134, 135
silk 36n, 62, 72, 106, 107, 116, 143; import of 92f
silkworms 93
śilpa-karmakāra-samudāya 210
silver 91
Simylla 135
Sind 91, 101, 102, 119; Arab conquest of 73
Sindan 74, 75, 100, 129, 134f
Sindbad, the sailor 84
Siraf 74, 124, 126, 127
Sircar, D.C. 214n, 222n
Śiśūpālavadha 218
Sīyaḍoṇī, inscrition 64, 139, 140, 153, 180, 184, 187, 212, 218
skandhaka 53
slaves 98; trade in 105
Smṛticandrikā 194, 231
Socotra 124n
Soḍḍhala 178
Somadeva 139, 178
Somanātha or Somanātha-paṭṭan 14, 48, 77, 80, 110, 112, 113, 117, 121, 126, 129, 131, 140, 144, 174, 182; bilingual inscription at 76
Someśvara, author 179
Someśvara, port of 95
sonī 70, 140, 140n, 214, 218
Sopara 36n, 100, 103, 126, 129, 134f; various names of 134; *see also* Sūbāra and Sūrpāraka
South China Sea 71
South-east Asia 82, 91, 94
sphoṭīkarma 225
spices 65, 72, 94, 98, 101, 102
spikenard 94
śreṇī 41, 227, 228f
śreṇīdharma 230
śreṇīkaraṇa 231
śreṣṭhi 219, 221, 222; see also *seṭṭhi*
Śrībhūti, priest 139
Śri Chada 76
Śrīdhara Devapaṭṭana-*praśasti* 30, 141
Sri Lanka 92, 93
Śrīmāla 48; mint of 148, 162; *drammas* of 148; *see also* Bhinmal
Śrīmāla, merchant class 214, 216, 236, 240, 242, 243, 248
Śrīmālapura
Śrīmāla Purāṇa 116
Śrīmālīya drammas 148
Śrī-Maṅgalapura 132; *see also* Mangrol
Śrīpāla 242
Śrīparvata 117

Śrīsthānaka 135, *see also* Thana
Śṛṅgāramañjarīkathā 63, 138, 223
Stambhapura 79n
Stambhatīrtha 11, 49, 129, 130, *see also* Cambay
Stein, A. 123
Stein, Burton 2
stepwells 20; see also *vāpīs*
Sthambhanaka 114, 122
Stillman, Norman A. 107
Strīrājya 105
Sūbāra 75, 92, 100, 134; *see also* Sopara
Śubhaṅkara, *śrāvaka* 225
sūcikā
śūdras, as traders 215, 216
śūdra brāhmaṇas 180
sugar 24, 58, 65, 98, 106; export of 103f
sugarcane 13, 14; different terms used for 59; growth in plantation of 58
sugar-presses 34; different terms used for 59
Suhar 126
sūkaṇḍi bhāra 58
Śukranīti 47
Sukṛtasaṁkīrtana 4
Sulaiman 7, 79, 130, 152
śulka 42, 61n, 65n, 170, 173, 182; Kauṭilya on 181
śulkādhikāriṇa 7, 184
śulkādhyakṣa 170, 184; see also *śaulkika*
śulkamaṇḍapikā 8, 35, 59, 120, 170, 173, 184, 185, 188, 189, 250
Sumatra 72n, 88, 108
Sunda Islands 94
Surat 134
Surathotsava 4
sūrpa 155
Sūrpāraka 69, *see also* Sopara
suvarṇa 156
Suvarṇabhūmi 88
Suvarṇadvīpa 82, 91
svanaukā bhāṭaka 54
śvetaka 157
swords 69; export of 99
Symulla 135

Tabaqāt-i-Nasīrī 119n, 121
ṭāhiriyeh dirhams 152; see also *ṭātariyya*
taila 59
tailādya 60
tailika-rāja 61n
tailors 63, 211, 228
Tājikas 73n
Takiuddin, Malik 75n, 97
Ṭakka 35, 120
talāra 175, 186n
talārābhāvya 175
tāmbulikas 47, 67, 218, 225
Tāmralipti 88, 89n
T'ang dynasty 71, 123, 124
ṭaṅka 116, 155, 156f
ṭaṅkaśālā 5, 148n
ṭaṅkaśālā-karaṇa 184
tantūvāha 63
Tapagaccha 6
Tāraka 84
Ta-shī 72, 99, 123
ṭātariyya dirhams 149
Tavernier 21, 51n, 52
taxes, attempts to escape 178; departments and officers appointed to collect 183f; excise 176f; on shops and stalls 173; physical labour as a form of 183; remission of 179f; types of 170
teak 21, 135
teakwood 101
Tejaḥpāla 48, 79, 105, 120, 131, 214, 216, 224, 233n, 237, 238, 239, 243, 244, 246, 247, 251
textiles 24, 61f; export of 98f; industry of 63
ṭhakkura or *ṭha* or *ṭhākura* 214, 214n, 219
Ṭhakkura Pheru 156, 165
Thana 63, 70n, 74, 82, 91, 95, 98, 99, 100, 101, 129, 134, 135f; *see also* Śrīsthānaka
Tibet 121
T'ień chu 124
tila 59, 168; cultivation of 60; *see also* sesame
Tilakamañjarī 49, 82, 218
Tilakamañjarīsāra 84
Timānā, grant 137, 174, 186
timber, export of 101
tin 65, 70, 91, 91n
ṭīpa 168
Todd, James 132

Tomaras 146
tools, industrial 69
tou-lo-mien 99, 103
traders, guild of 230; types 217f; *see also* merchants
trades, forbidden in Jaina texts 225
trapuka 65; *see also* tin
tribes, as integral part of commercial network 221; commodities traded by 221
Tribhuvanapāladeva 47
triḥparīkṣita drammas 148
Trilocanapāla, Surat plates of 219
Trimbak 117
Tripurāntaka 57, 60, 140
Triṣaṣṭiśalākāpuruṣacarita 4, 40n, 43n, 45, 48, 51, 54, 221, 224
Tuhfatul Mujahidin 79
tulā 165, 166, 167
tulādhikāriṇa 7, 141, 169
T'ung-tien 99, 103
tuo 59
tuppo 68
Turks 123, 141, 145
turmeric 63
turuṣka 98
tutia 91

Urīsin 95
Udayamatī, queen 30
Udayana or Ūdā 115n, 235, 236, 237, 241, 245, 251
Udayaprabha 243
Udayasiṁha, king 240
Udayasundarīkathā 178
Udayavasahī 245
uddhakhila-bhūmi 25
uḍḍo (well-diggers) 28
Ufi, Muhammad 7, 78, 80, 81, 119, 163
Ujjain 121
Uktivyaktiprakaraṇa 191n, 200n
uñchao 63
unkkadī 28
Upakeśa 216
Upakeśagaccha 6
Upakeśagacchapaṭṭāvali 116, 150
Upamitibhavaprapañcākathā 5, 29, 37n, 45, 54, 56, 82, 89, 91n, 95n, 105, 108n, 141, 194, 220, 225
upanidhi 198, 199
uparahiṇḍīya 186
Upavanavinoda 27
Uṣavadāta, Nasik inscription of 159
Utbi 69, 100
utpādyamāna viṣṭi 183
Uttarādhyayana Sūtra 154
Uttarāpatha 36n, 123

vacchivittaśrā 218
Vāgbhaṭṭa, author 243
Vāgbhaṭṭa or Bāhaḍa, merchant-minister 43, 237, 246
Vāgharā 236
Vāghelas 32, 75, 79, 128n, 239, 240, 246
Vagin, inscription 33n
vahamānaviṇajārā 218
vahitra 87
Vaijayantī 6, 91, 98
vaiśya brāhmaṇas 180
vaivaddhika 215n
vala, weight 152, 166, 168
Vala or Valabhī 15, 132n, 133, 146; naval attack on 73, 74, 89, 112, 178
Valabhī era 76n
valitapatravidhi 193, 204
Vāmanasthalī or Vanthalī 14, 15, 48, 110, 132n, 133, 146, 171
Vāmuka, horse dealer 212
Vanarāja, king 46, 115, 233, 234, 235, 241
Vaṅga 36
vaṇajāraka or *vāṇijjāraka* or *vāṇijyāraka* or *va* 41, 47, 138, 188, 218, 222
vanakarma 225
Vanavās or Vanavāsi 36, 38, 67n
Vanāyu 95
Vaṇijakagrāma 55
vaṇik 41, 209
vaṇik-haṭṭa 137
vaṇiṁmahattara 188, 230
vaṇiksaciva 220
vaṇiksahāya 220
vāpa 57, 116
vāpī 27, 30, 34, 58, 121
Varāhamihira 103n, 167
varāṭaka 157, 158
Vardhamāna or Wadhwan 112
Vardhamāna Sūri 118
Vardhi *pathaka* 112, 137

vārigṛha-karaṇa
varṇasaṁkara, check on 139
varṇikā 58
vārtāhāra 215n
vārttā 209
Vasanta, merchant 221
Vasantavilāsa 4
Vasantapura 35
Vasiṣṭha 190
vastra-khaṇḍa 61n, 173
Vastupāla, merchant-minister 4, 5, 33, 36, 39, 40, 49, 75, 78, 79, 96, 112n, 120, 139, 143, 214, 216, 224, 233n, 237, 238, 239, 243, 244, 245, 246, 247, 251
Vastupālacarita 5, 45, 112n, 209n
Vastupāla-Tejaḥpāla praśasti 246
Vāsupūjya 239
Vatapadrapura 114
vathaloha 65, 70
Vatsa 62
Vāyaḍa 239, 243
veḍḍhaio 68
veḍio 217
velākula-karaṇa 136, 183
Veraval, place 15, 19; inscription 11n, 218, 247
veśakāra 63
vidyāmaṭhas 223
Vigraharāja, king 235
Vigrahaṭuṅgīya dramma 153
Vijayapāla 243
Vijñāneśvara 6, 83, 190, 193, 198, 203, 205, 215, 232
Vikramāṅkadevacarita 117
Vilāhala 33
Villages, the number of, in western India 26
vimajjhimā, group of people 210, 215, 226
Vimala, merchant-minister 120, 234, 245
Vimala vasahi 234
viṁśatika 154
viṁśopaka, measure of land 25
viṁśopaka, coin 41, 57, 145, 153, 171, 172, 174, 202; Bhīmapriya 171, 178
vīpaṇi 138
Vīra 234
Vīradhavala, king 48, 79, 105, 115, 118, 237, 238, 239, 247
Viramgam 11, 20, 110, 114
Vīramitrodaya 228
Vīsalaprī or Vīsalapriya-*dramma* 5, 147, 151
Vīsaladeva, king 137, 151, 248
Viṣṇuseṇa, inscription of 183
višopaka or *vaṁṣopaka* or *piṁ(śo)paka* 153; see also *viṁśopaka*
viṣṭi 147n, 251
Viśvakarma Vāstuśāstra 28
Viśvamallapriya (*dramma*) 151
Viśvarūpa 198
vīthis 140
Vividhatīrthakalpa 5, 236, 246
vohittha 87
volāpika 185, 186
volāpanā, tax 175
vrāta 227, 228–29
vṛddhi-dhānyākṣarāṇi 199
vṛddhiphalabhoga 192
Vṛhadgurvāvalī 118
vṛsaviṁśopaka 57n, 153
vuṁvaka 177
vya or *vyavahārika* 218
vyāpāra-karaṇa 184, 186f
vyāpāra viṁyukta 186n
vyāparīs 187
Vyāsa 192, 202
vyavahārapada 117
vyaya karaṇa mahāmātya 236

Wadhwan 49, 110
Wadhwan gap 14
wages 145
warship 89
Wasa Abhira, merchant 49, 78, 81, 107, 220
Wassaf 26, 27n, 52n, 95, 96, 97, 108, 130
weavers 63, 210, 211, 230
weights and measures 164f
wei-lu 163
western Asia 91
western India, geographical importance of 10
wheat 12, 13, 17, 33, 40; shipment of 104
Wheatley, P. 99
wine or dealers 177, 217
Wolters, O.W. 124n, 127n

Yadava, B.N.S. 1, 26n, 213n, 252

Yājñavalkya 55, 142n, 167, 181, 190, 199, 215, 232
yānapātra 87
yantravāha 29
Yaśaḥpāla 107, 237, 243
Yaśascandra 242
Yaśastilakacampū 139, 173, 220n
Yaśovarman 46, 137, 235
Yaśovīra 240
yava 168
yavagodhūma huṇḍikā 201
yavaneṣṭa 91
Yemen 85, 101n
Yogarāja, king 80, 182
yojana 55
f6Yuktikalpataru 7, 50, 53, 69, 85, 86, 88
Yukut 107
Yule 101, 102
Yunan 121

Zanj or Zanjibar 98, 125, 131

V.K. Jain did his post-graduation from St. Stephen's College, Delhi, securing first class first in Ancient Indian History and Culture. He is presently teaching in Motilal Nehru College, University of Delhi.

ISBN 81-215-0470-2
Jacket by S. Banerjee